The MONEY MAKERS

CHARLES KLEIN
ARTHUR HORNBLOW

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She offered no resistance.

Frontispiece p. 16

THE MONEY MAKERS

A STORY *of* TODAY

BY

CHARLES KLEIN

AND

ARTHUR HORNBLOW

AUTHORS OF "THE LION AND THE MOUSE," "THE GAMBLERS," "THE THIRD DEGREE," ETC.

ILLUSTRATIONS BY
PAUL STAHR

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THE MONEY MAKERS

CHAPTER I

"I'VE made a terrible mistake—yes—a terrible mistake."

A woman stood at the French window which opened on a balcony facing Fifth Avenue, trying to keep back the tears that filled her eyes. Although she had just been dancing and her extremely low cut gown was of the flimsiest possible texture, she did not appear to heed the cool night air. Nervous and agitated, wholly engrossed in her own thoughts, she seemed to be communing with herself rather than addressing the man by her side. It was a superb evening. The moon, high up in the cloudless sky, bathed the trees and lakes of Central Park in a flood of shimmering, silvery light. Facing them, strung along the curb, on the avenue below, stood a number of carriages and automobiles patiently waiting the termination of the Rodmans' dance. Over their shoulders, from

the distant ballroom, the dulcet strains of an orchestra floated out into the night.

"Does the confession give you any comfort?" she continued in a low tone.

She raised her head slightly to look at him and then, for the first time, he noticed the trace of tears on her cheek. The sight startled him. He did not like to see women cry, and he watched her in grave silence, not knowing what to say.

Some people considered Emily Rodman beautiful. She was not that, because her features lacked the regularity exacted by classic beauty, but she was uncommonly good looking—that even the most envious of her acquaintances did not deny. There was something about the expression of her eyes, large, luminous and shaded by long black lashes, something about the sensitive, delicately chiseled mouth, something about the way she smiled and carried herself that compelled instant attention from women as well as men. Her coloring, Titian hair on a pallid complexion, a lithe, sinuous figure, perfect in its lines, the grace of a lily combined with the air of a thoroughbred—no wonder James Rodman was proud of his fascinating young wife.

Accomplished, clever, charming, as amiable a hostess as she was loyal a friend, society would eagerly have taken Emily Rodman to its snobbish bosom even if she were not the wife of one of the world's richest men.

"Why didn't you tell me this before?" he asked.

"I thought you knew. You must have guessed."

He shook his head.

"How could I know? I have scarcely seen you since your wedding. I purposely avoided you. If I were invited to dinners or dances where I thought there was danger of meeting you I kept away. How could I guess you were unhappy? What girl would not give everything she held dear in the world to occupy your position—wife of James Rodman, the Money King, the dictator of Wall Street, one of the world's richest men, perhaps the greatest money making genius the world has ever known——"

She shook her head as she replied sadly:

"Yes—that's just it. Money, money—I hear nothing else. I'm sick of the very word. People do not know. They imagine money means happiness. There is something else or life would not

be worth the living. One tires of money and all it buys. Of affection and loving companionship one never has enough. It seems one cannot have both. At least I find it so."

Her hand was resting on the balcony rail and sympathetically he laid his own upon it. She made no attempt to withdraw it, and they stood there watching the tree tops swaying gently in the breeze. There was a long silence until all at once she looked up and asked:

"How long have I known you, Ronald?"

A cynical smile hovered around the corners of his mouth as he replied:

"It's about seven years, Emily, since we met each other and just three years to-morrow since you promised to be my wife——"

More to hide her agitation than for reasons of haste she interrupted quickly:

"It was not a promise, Ronald—not a real promise. We were not officially engaged. Your father, you know, objected to your marrying so young. He made a terrible scene. Opposition to his wishes would have endangered your prospects. You know

that—you told me that. I did not break it off. We both thought it was for the best."

"Six months later you married—Mr. Rodman."

Her bosom heaved with pent up feeling, her lips twitched nervously as she exclaimed:

"I was forced into it. I was forced into it. You don't know what pressure is brought to bear on a girl. I didn't love him. I was still faithful to you, Ronald. But my mother and father were bent on the match. They were after me every day. They said it was a wonderful chance. Mr. Rodman was very kind and courteous. He haunted the house and showered presents on me. Everybody said I'd be crazy to refuse. In a weak moment I said 'yes' and—I've rued it ever since. It is terrible. You don't know how unhappy I am. If you knew, you'd be sorry."

"I am sorry," he said gravely. "Sorry for you, sorry for myself." Then, with a shrug of his shoulders, he went on: "You've only yourself to blame. The money tempted you—you can't deny that. I had nothing. He had everything."

She held out her arms imploringly.

"Don't—don't, Ronald—for God's sake!"

Doggedly he continued:

"I loved you with every fiber of my body. You know that. I believed in you. I put you on a pedestal. You were my ideal. Other women simply didn't exist. Then suddenly this man Rodman crossed your path. His vast wealth dazzled you. He was twice your age. If he'd been a poor man you wouldn't have deigned to notice him. Because he was rich, wallowing in millions, you married him." With an ironical laugh he added: "Why didn't you give me a chance? Hartridge & Company aren't doing so badly in the Street. The guv'nor is piling up the dollars all right. Some day I'll get it all, and then you'll see how I'll paint this old town red."

It was not an idle boast. In the world of frenzied finance the name of Thomas Hartridge had rapidly grown to be one to conjure with. One big deal after another Hartridge, Sr., had engineered with astonishing success until to-day he was director of a dozen leading banks and one of the most active members of the Money Trust. A less dominant figure in the financial maelstrom than the redoubtable Rodman himself, not possessing half his chief's

mastery over men or genius for making millions, Hartridge, Sr., nevertheless was a shrewd, capable man of affairs and had contributed in no small measure to Rodman's astonishing success. Early in life Hartridge, Sr., had learned the lesson: Get money—honestly if you can, but get it. He had found the honest way difficult, so had promptly turned to the other way. Unscrupulous, without conscience, he had only one aim in life—to get rich. To achieve this end he stopped at nothing. Too clever to be caught, he managed to keep within the law, and seeing he was always successful the world stopped criticizing and admired his smartness. Rodman had found him an invaluable lieutenant. Whenever there was unpleasant, ticklish work to be done, Hartridge, Sr., was there to do it and under his vigilant eye deal after deal that would not bear the light of day went successfully through while Rodman, the master mind, stood discreetly in the background and raked in the millions.

There was only one soft spot in the make-up of this hard, sordid business man. Hardly second to his passion for money was his fondness for his only son. Having spared no pains on the boy's educa-

tion, his one ambition was to have Ronald succeed him as head of Hartridge & Company, and these carefully nurtured plans naturally included a wealthy marriage which would give social prestige and still greater power to their name. But Ronald, a good looking, intelligent boy with a personality and manner that strongly appealed to the feminine heart, was not so easily disposed of. Run after by all kinds of women, only one had seemed able to hold his interest. Emily Travers' assets being only her good looks, she was impossible as a matrimonial proposition from the standpoint of Hartridge, Sr., and he grew apoplectic in the face at the mere suggestion of an engagement. Ronald was inclined to rebel, but he had no means to support a wife, and when his father threatened to cut off his allowance if he heard any more nonsense of the kind, he was forced into obedience. It was shortly after this that Emily met Mr. Rodman at their house. Marriage with the multi-millionaire soon followed, and everyone thought an end had been put to the earlier romance. Yet had it? Hartridge, Sr., was far from suspecting that the attachment on both sides had been allowed to continue,

and was only intensified by the loveless marriage that had brutally separated them. Even Ronald himself had not suspected what a hold Emily still had upon his affections until to-night.

Disconsolately, Emily shook her head.

"It's too late, Ronald. Of course, I shall be happy to see you successful. But it will be for some other woman to enjoy with you. My place is here—with the man whose name I bear."

He remained silent for a moment, looking searchingly into her face. At last he asked:

"Why aren't you happy with him? Isn't he kind to you?"

"He's very kind—in the only way he knows how to be. He gives me costly presents, he ransacks the shops for priceless jewels, he tries to anticipate my every wish. One day I happened to admire a French car at Newport. Immediately he cabled to Paris and now the car is among the dozen others in our garage. He's very kind, but a woman yearns for something more than presents. She wants his love, his companionship. James is so absorbed in his immense interests that he has no time for me. I see very little of him. Only at

dinner and often not even then. All his days and half his nights he spends shut up with his secretaries and business associates—your father and Mr. Bulstrode—planning new financial operations. You speak of money. How I hate the very word! That is all I hear night and day. Money! Money! So many thousands of dollars—so many millions of dollars! There they sit for hours—all three of them—in the library, your father, Mr. Bulstrode and James—poring over columns of figures, talking, arguing, whispering, gesticulating, over what? —how to make more millions. And all these huge sums of money—these immense profits made over night out of nothing—these millions of dollars—where do they get it, how do they get it? No wonder they talk in whispers and behind closed doors. Their methods are none too clean, Ronald. Oh, I can say it. I know it and you know it. Your father is as deep in it as James is. The outside world suspects but does not know. You and I know. It's horrible—horrible. A shameful story of railroads looted, stock values fallen to nothing, roadbed and rolling stock allowed to rot, fearful wrecks with horrible loss of life—all for what? So

a few men on the inside can add to their pile of ill-gotten millions. Sometimes in my sleep I see those widows and orphans, their faces pale and haggard, pinched by want. They seem to be reproaching me for what they are suffering. Oh, can you wonder that I hate the very sound of the word money?"

Ronald shrugged his shoulders.

"You take these things too seriously. It's a cut-throat game, I grant you, but Mr. Rodman and my guv'nor are no worse than everybody else. The successful business man can't afford to be too squeamish."

She looked up at him reproachfully.

"I'm sorry you talk that way. Don't shatter an ideal."

Again he took her hand and gently drew her to him.

"Don't be so serious, dear. Surely you didn't bring me out here to give me a lecture."

They were all alone at the window. The night, serene and beautiful, was full of deep shadows and the sound of rustling leaves. Behind them, from

the brilliantly lighted ballroom, came the gay, intoxicating strains of a waltz.

She offered no resistance as he put his arm round her waist and bent his head until she could feel his warm breath on her neck. She realized that she was doing wrong in keeping up this romance of her girlhood but, somehow, she felt herself powerless to discourage or end it. That she cared for Ronald she knew only too well. She cared for him in a way she had never cared for her husband. It was something she was helpless to control. But it was distinctly wrong and her better nature revolted against it. She was James Rodman's wife. She had sworn to honor him and to be faithful to him. Going on in this affair with Ronald was as much an act of treachery to her husband as if she were openly adulterous.

Gently disengaging herself she said quietly:

"No, Ronald, not to lecture you, but to tell you that you mustn't come here again."

He stared at her in astonishment.

"Not come here again, after keeping away from you all these months. Is that my reward?"

"That's just it," she replied hastily. "When I

didn't see you, I felt I could forget and still do my duty to James. But now—— You understand?"

Before she could prevent him, he seized her in his arms. Her head fell back on his shoulder. Quickly bending over, he kissed her passionately on the mouth. A low moan escaped her lips.

"Don't—don't!" she cried, striving to disengage herself. With an effort she tore herself free and stood facing him, her large eyes strangely beautiful in the moonlight, her bosom heaving, her sensitive mouth trembling.

"You mustn't do that again!" she gasped, arranging her disheveled hair.

Before he could make reply there was a step on the polished floor of the inner room. They both turned quickly as someone entered.

"Hello, Jimmie, looking for me?" exclaimed Emily with affected carelessness.

The newcomer eyed them narrowly. His thin lips curled into a cynical smile as he said:

"So this is where you've been hiding yourself. Couldn't think where you were. Everybody's been

asking for you. What the deuce are you doing here?"

"Cooling off, of course—infernally hot work, dancing," interrupted Ronald quickly.

Slim and dapper, carefully dressed, James Rodman, Jr., the eldest son of the financier, resembled his father in some respects and not in others. He had all his faults and none of his virtues. Reared in the lap of luxury, the younger man lacked those rugged qualities that had helped his progenitor hew his way to success. Brought up in the idea that the acquisition of great wealth is the only legitimate aim in life and that nothing else counts, James Jr. was narrow, bigoted, selfish. Already a member of Rodman and Company, he took an active interest in all the firm's operations and was perhaps even keener than his father in neglecting no opportunity to outwit their competitors in the money game, and add more millions to their already fabulous wealth. Mr. Hartridge and Mr. Bulstrode heartily approved of him because, in their greedy craving for gold, they found him even more daring than his father, being willing to enter into all their shady schemes and to take longer chances

even at the risk of being found out. Otherwise, he had few acquaintances and fewer friends. Sycophants toadied to him merely because he was rich; others feared him, confident that one day he would inherit his father's wealth and power. James Jr. was quite willing to be hated on those terms. It had come as a shock when his father, for many years a widower, had remarried, and to a girl young enough to be his daughter, but when he was told the terms of the marriage settlement, that in the event of his father's death the widow would get only a few millions, and that the bulk of the fortune would revert to him, his brother and sister so they could carry the banking business of Rodman & Company on to still greater triumphs, he was more reconciled.

"Yes—it was fearfully hot," chimed in Emily hastily. "We came here to get a little fresh air. It's deliciously refreshing at this window."

Jimmie gave a dissatisfied grunt. Pointedly he retorted:

"You look as if you were enjoying yourselves." In a grumbling tone he went on: "That's all very well, but I don't see why you should leave me to

do all the entertaining. That's rotten. There's no one worth talking to. Having to chin with a lot of hand-painted old chromos is about the limit. I won't stand for it."

"Why—where are all the others?" demanded his stepmother with well simulated innocence. "Where are Agatha—Keith—your father?"

"Oh, you might guess where Father is—still down town at that directors' meeting. He 'phoned up a few minutes ago that they were still in session and he didn't think he'd be able to get up till late." With a grin he added: "I don't mind that so much—so long as he keeps busy making the shekels for sonny."

"Where's Keith?"

"He's cooling off somewhere too, only in a different way. The last I saw of him was in the Waldorf café with a crowd of fellows. He had a gin fizz in front of him—his fifth to-day. That kid's some soak—take it from me. If he don't look out, it's the D. T.'s and the alcoholic ward—that's a cinch."

Emily moved languidly toward the door. Testily, she said:

"I can't help it if your brother's a drunkard." Turning to Ronald she added:

"Come, Mr. Hartridge. I must go back to my social duties. The little bird has been out of her cage long enough."

"A gilded cage—all right," chuckled Jimmie in an undertone.

CHAPTER II

A DARK, turgid torrent, flowing swiftly between preposterously high banks, a stream not of water but of keen-eyed, pale-faced, nervous men and women, pushing this way and that, a strange, sinister current that flows in opposite directions at the same moment, between a canyon of precipitous office buildings reaching to the sky—that is lower Broadway any day between noon and two o'clock. Always black with people, to-day the sidewalks were more crowded than usual, the street cries more strident and insistent. Itinerant vendors hoarsely offered their wares. Newsboys shouted late editions of the evening papers in a shrill falsetto that pierced the ear like a scream. The vehicle traffic was heavier and more unmanageable, requiring superhuman efforts of the police to prevent a hopeless tangle. Blockades were frequent and fierce oaths and curses mingled with the loud cracking of

whips and blowing of auto sirens. It was lunch hour. For a few moments the toilers allowed themselves a brief respite. Humble clerk and arrogant banker left their desks and poured in their thousands from the lofty skyscrapers into the already congested streets.

The money makers, big and little, had rested for a moment from their work to satisfy a ravenous stomach. But it was only a short truce. At two o'clock all of them—bankers, brokers, shopmen, clerks, stenographers—would be back in their offices, their noses to the grindstone, in their anxiety to catch the nimble dollar. From the upper stories of the skyscrapers the people below looked like flies. From an aëroplane they assumed the importance of maggots in a moldy cheese. Yet each, poor and rich, had an individual existence, a consciousness of his own. Each had his little ambitions, his little hates and loves. Each was a cog in the vast and complex machine called Life. All dressed and looked alike. They made the same gestures, they said the same things. Each was obsessed with one idea—to get rich, no matter how, so as to enjoy the luxuries of life and enslave

others to his will. Those who hadn't envied those who had, and happiness and prosperity became a relative term according to circumstances. The tramp envied the $15 a week clerk, the clerk envied the $5,000 a year merchant, the merchant envied the millionaire. It was the maelstrom in the City of Discontent.

The crowd was so dense that it was almost impossible to stem the tide of hurrying, jostling humanity, the street noises so terrific that one could not make oneself heard. People came from every direction at once. Then suddenly something happened. There was a rush. The *Extras* were out. Evidently there was something sensational in the papers, for the newsboys flew frantically up and down, elbowing their way through the throng, screaming at the tops of their voices "EXTRA! SPECIAL EXTRA! RODMAN FACES INDICTMENT! ATTORNEY-GENERAL TO ACT!" People stopped, glanced at the sensational headlines, shrugged their shoulders and passed on. Indict Rodman, indeed! Not much danger of that. One might as well indict the United States. Yet fresh editions, each furnishing further details of the

same report, came from the monster whirling presses and fell like an avalanche of snow all over the big city. The news spread like wildfire. Little knots of people began to form. Utter strangers accosted one another, as is usual in moments of public excitement. What fake is this? they laughed. Who would dare indict a financier as powerful as James Rodman?

But the news persisted and the excitement spread down Broadway to Bowling Green, near which Rodman & Company had their sumptuous offices. A group of people had already gathered on the pavement opposite and were gazing curiously up at the building as if expecting to read on the firm's windows some sign of trouble or anxiety within. But expectations were disappointed. The Rodman premises were clothed in their usual air of secrecy and cold exclusiveness. Not a face was to be seen. All was silent as the Sphinx. The crowd increased in size and a policeman, apparently placed there for just such emergency, appeared and curtly ordered the bystanders to move on. Mr. Rodman must never be annoyed. Wasn't that an unwritten part of police regulations? Quite as much as the plain

citizen every member of the force was awed by the mere mention of the banker's name, and when, at Christmas, the officer on the beat received a $20 bill with Mr. Rodman's compliments, he came to the conclusion that high financiers were not as bad as they were painted after all. So the police saw to it that the Rodman premises were respected and that no undesirables were allowed to loiter. Of course they could not keep reporters out, and half a dozen venturesome young gentlemen of the press entered the frowning portals and went boldly up the marble staircase only to be halted at the threshold of the financier's sanctum by Mr. Sturgis, a mild looking person with a bald head and spectacles who, in answer to their question, blandly informed them that Mr. Rodman was not in.

"I saw him come in only half an hour ago," interrupted a bold reporter.

Mr. Sturgis turned to the audacious speaker, a pained expression on his face as if of grief that doubt should be thrown on his word. With quiet dignity he repeated:

"Mr. Rodman is not in."

"When will he be in?" demanded another.

"I do not know. I do not control Mr. Rodman's movements."

"What has he to say about this threatened indictment in the Rochester and Buffalo case?"

"Mr. Rodman has nothing to say. You ought to know he never talks for the press."

"You won't say anything for the firm?"

"Nothing—absolutely nothing. There is nothing to say."

Mr. Sturgis bowed politely and waved his hand as if he wished the interview ended. The press men shrugged their shoulders, and retreated downstairs, back to their offices to report failure. When the last journalist had disappeared, Mr. Sturgis returned to the inner office and knocked at a door on which were the words:

MR. RODMAN
PRIVATE

Bowing deferentially, he advanced into the office of his chief, a large room richly carpeted, with a big desk in the center, and a number of deep-seated

leather armchairs scattered around. On the desk, littered with papers, was a telephone, a dictagraph and other modern time-saving devices. In a corner within easy reach was a stock-ticker. At the desk sat a man of fifty or more, engrossed in some figures. He looked up quickly on hearing the door open and turned on his subordinate two steel blue eyes of peculiarly piercing quality. No one could look into James Rodman's eyes and remain at ease. They seemed to have the power to read one's inmost thoughts. They made the guilty quail, they intimidated even the casual visitor, for they were an index to the aggressive, uncompromising nature of the man. Dark hair, just beginning to turn gray, a broad brow, not intellectual, but indicative of tremendous energy and reserve force, a strong nose, a firm clean-shaven mouth and powerful jaw which when he ceased talking seemed to close with a snap like the lid of a strong box—this extraordinary personality was James Rodman, the great financier, the number of whose millions no one knew and whose next move in the money game kept the shrewdest men of two hemispheres guessing.

"Well, what is it, Mr. Sturgis?"

"Newspaper men, sir. They wanted to see you about the Rochester-Buffalo matter."

"You got rid of them?"

"Yes, sir."

The financier gave a dry chuckle and, rising to his feet, began to pace the floor like an enraged lion. Tearing into minute pieces the paper he had been reading and talking to himself rather than to his secretary, he burst out wrathfully:

"The jackals! They'd like to pick my bones, wouldn't they? But they won't. The Attorney-General is powerless. His hands are tied. Ah, ah! I saw to that. Do they take me for a fool to be caught napping? They can prove nothing—nothing. All incriminating evidence has been burned——" Stopping short and turning to his subordinate, he demanded in a lower tone: "Did you carry out my instructions about those Rochester-Buffalo books? Did you burn them?"

"Yes, sir. I attended to it myself. I took them down to the furnace in the cellar and destroyed them one by one."

"Anybody see you?"

"No, sir. I sent the furnace man away on an imaginary errand."

The financier rubbed his hands with satisfaction.

"Good. You're a smart fellow, Sturgis."

The manager colored with pleasure at his chief's praise and began to lay out some papers on the desk while Rodman continued to pace the floor, muttering to himself:

"We'll see who's master in this State. To make political capital they make this grandstand play over the Rochester-Buffalo merger and order an investigation. Who elected the Governor? I. Who controls the Legislature? I. They'd better not start any monkey business with me. If necessary I'll impeach the Governor and remove the Attorney-General. If Washington puts its finger in the pie I'll give them all they want. They can't fight a man who controls a billion of money. They know they can't. Why, with the banks I control I could shake every financial institution to its foundations, paralyze the industries of the country, shut down every mill, tie up the railroads, start such a panic as we have never seen." Again he stopped short and pondered for a moment while Mr. Stur-

gis, not daring to interrupt, stood by in respectful silence. Abruptly the chief turned and said peremptorily:

"Send for Mr. Hartridge. Tell him I want him at once. What other business is there to-day?"

"There's another letter from the Senator asking for his check."

Rodman smiled grimly.

"His check? He means my check."

"He says it was understood he was to receive $1,000 if the Judge was appointed."

"Is the appointment official?"

"Yes, sir."

"Well, send the Senator a check for $1,000. It's cheap at that. We need a good friend on the Western circuit."

"Anything else?"

"The Lake Erie meeting is at two o'clock. The Homesburg Steel meeting at three o'clock. The Gotham National Bank at four-thirty. And Mr. Cartright, Eastern division superintendent of the New York and Western, is waiting to see you. He says it's important."

"All right. Let him come in. Don't forget to pre-

pare a set of new books for the Rochester-Buffalo to take the place of those you destroyed. If the investigation opens, they will probably call for them."

"Very good, sir."

"Now let Mr. Cartright come in."

Mr. Sturgis withdrew as silently as he came in and the big man was alone.

In any other age James Rodman would have ruled over a kingdom. He had all the qualities of the successful military dictator. In the stone age he would have led the fierce, ape-like savages that roamed through the gloomy forests; at the dawn of history he would have been acclaimed chieftain of some warlike race, and founded a dynasty; in the Middle Ages his sagacity and cunning would have won him world power; on the Spanish main he would have boldly unfurled the skull-and-cross-bones and led his crew of bloodthirsty pirates on the rich galleons that traded between the old country and the new. In this more prosaic, money-grubbing twentieth century he was merely a captain of industry who, after a phe-

nomenal career in high finance, found himself prodigiously rich, tremendously successful.

The foundation of the Rodman fortune had been laid half a century before by his father, one of New York's most prosperous merchants in ante-bellum days. For many years Rodman & Company, a well-known and highly respected firm, did a big brokerage business with the cotton states and England. The Civil War cut deeply into the profits of the house, but on the conclusion of peace Rodman & Company were in a position to benefit by the era of progress and prosperity that followed. James had been sent to the University with a view to his becoming a lawyer, but very early the young man showed marked aptitude for business. At school he excelled in mathematics. He was always able to work out the most difficult problems with the greatest ease, and to this faculty he attributed the facility with which, later in life, he grappled successfully with the most intricate financial problems. The years passed. Rodman Sr. died and James succeeded him as head of the firm. The country was then undergoing a period of transition. The era of big business had not yet begun,

but those with eyes to see already visualized the giant trusts. The railroads were still in their infancy. The Vanderbilts and the Goulds were building up huge fortunes. Carnegie was already flirting with the Colossus steel. Rockefeller had tapped the golden stream that gushed out of the oil fields. The time was ripe for big enterprises, bold methods, combinations of capital on a huge scale. The boom was tremendous. The United States was entering upon a period more prosperous than any in its history. Conditions such as these might never occur again.

Rodman was shrewd enough to see his opportunity, and bold enough to profit by it. He foresaw an era of prosperity ahead that so far was undreamed of. He saw the golden prize that awaited the man who could follow events and bend them to his will. He realized the power of money. He knew that money could control money and that the man who by sheer cunning could control enough would be above the laws and master of the world. He set himself out on this campaign of conquest, laying his plans as carefully and astutely as a general about to give assault to

a besieged city. He massed his capital and awaited his opportunity. He had not long to wait. He conceived a plan so stupendous, so audacious that even he, bold and unscrupulous as he was, quailed before its perilous possibilities. He realized the irresistible power of the control or concentration of money in the hands of a few. To close business associates he whispered his daring plan. He insisted that a few leaders of finance, through stock ownership, interlocking directorates, partnership and joint-account transactions, could dominate banks, insurance companies, trust companies, railroads and public service and industrial corporations. With the vast funds thus under their control there was no limit to their power. The resources of the entire country would be at their disposal. There was practically no limit to the size of the personal fortune each could accumulate. In other words, in the financier's brain germinated the idea of the Money Trust, as damnable and wicked a conspiracy as was ever plotted for the enslavement, the robbery, and degradation of a free people. The three most prominent members of the trust were James Rodman, of Rodman &

Company; John Hartridge, of Hartridge & Son's Bank, and Thomas Bulstrode of the Fifth International Bank. The others included presidents and directors of insurance companies, trust companies and railroads—a huge combination of capital, with cash resources close on to a billion of dollars, that staggered the imagination. Nothing could resist its power. The first to feel its malignant influence was the consumer. Prices of commodities began to soar. By mergers of competing railroads all competition was stifled. Rates went up. The price of meat increased ten cents a pound. The poor suffered most of all. Everybody paid twice as much for everything as it was worth, and the members of the Trust began to make millions. There was no redress. The Trust controlled everything and everybody—the packers, the manufacturers, the carriers. On the Stock Exchange prices went up or down as the Trust willed. Wall Street was a veritable gold mine. The lambs were slaughtered unmercifully. Support was suddenly withdrawn from the soundest securities. Huge blocks were offered for sale. No one could explain the reason for the liquidation. Disquieting

rumors were heard. Newspaper paragraphs hinted that the forthcoming dividend might be passed. The public, frightened, started to sell. Investors threw over their holdings at any price. The losses ran into millions. Meanwhile the Trust was buying quietly on a scale down. When the lemon was thoroughly squeezed, more reassuring news appeared in the papers and prices went up again to what they were before. Everyone saw through the trick that had been played, but what could be done? Loud cries of indignation went up from an outraged public, but the protests fell on deaf ears. The Trust was securely intrenched. It did not fear the law because with its untold millions it could make or repeal laws at will. It could elect presidents, governors, judges. In a word, the Trust soon became the invisible government of the country and James Rodman was hailed as the Dollar King.

Success had come to him beyond his hopes. He was rich literally beyond the dreams of avarice. He was not sure that the mere possession of a few hundred millions more or less made him any happier. He did not ask that. Perhaps he had never known

the exact meaning of the word happiness. But his vast wealth was a source of prodigious satisfaction, for it meant power, and power and the mastery it gave him over other men James Rodman loved better than anything else in the world. He loved it better than his young wife, he loved it better than any of his children. His marriage late in life to a woman twenty years his junior threatened at one moment to change the entire course of his career. He loved the young girl who married him with the passionate fierceness of a man who until then had been absorbed only in business affairs and had no time for the softer emotions of life. His affection for Emily brought a new note into his character, and for a time his associates feared that he was about to desert the ship. But it was only temporary. Soon the novelty wore off. The financier gradually weaned himself from the domestic ties and once more plunged into the maelstrom of high finance. He worshiped gold not because it was a beautiful, precious metal, but because it enabled him to impose his will on his fellow men. He was insanely ambitious. His head was constantly filled with new schemes for ex-

tending his empire and only the possession of vast wealth could give his hand the power it needed. The things money can buy he did not care especially for. Not a great fortune was needed to buy those. He had a palace in New York, a magnificent estate at Newport, a baronial castle in England. He had several yachts and in the largest of these he cruised all over the world, surrounded by the luxury and opulence of an Eastern potentate. Yet, this autocrat, this czar, monster, pirate—what you choose to call him—had his gentle side. In money matters he was hard as adamant; when it involved a question of profit to himself or his associates he was absolutely pitiless. Sentiment was never allowed to interfere with the working out of his plans. Even if the success of a new railroad extension necessitated the tearing up of his mother's grave he would not hesitate. On such occasions his heart seemed to be of stone, his blood no thicker than water. But when not busy planning new business deals Mr. Rodman was an amiable enough host. He was cordial and courteous to his numerous friends and acquaintances, and entertained in princely style. In his domestic life

the financier was not happy. He realized he had neglected his young wife in his mad greed for gold, he knew that his children were grossly selfish as a result of his own training and example, and that his eldest son was awaiting with impatience the day when he could himself take the reins and power into his own hands. Of enemies he had legion, and he knew they only watched their opportunity to catch him off his guard to fly at his throat. If his conscience were only clear it would be different, but it was not. In his heart he knew he was guilty of the practices whispered in secret, but of which none dare openly accuse him. It was a terrible indictment and one which if proven in a court of law would land him in the penitentiary. They charged him with having defied the law, debauched the government, polluted public opinion, defrauded the weak and helpless, and plundered great properties in a conspiracy to enrich himself and his associates. Yes, it was true, but who was going to prove it? Let them come on with their investigating committees. He defied them all.

As he restlessly paced the office floor, every movement, every gesture showed the astonishing vigor

and vitality of the man. His eyes flashed like living coals. One could almost feel him think. One felt the dynamic power of a tremendous living force, of an irresistible personality.

Suddenly the door leading to the outer office opened and a man entered. The newcomer was about forty-five years old, stockily built, with a smooth face and strong mouth and chin. He looked the kind of man accustomed to face danger and who could be counted on in emergencies. His clothes lacked the fashionable cut of most of the banker's callers. Phil Cartright, Superintendent of the Eastern Division of the Railroad, looked the self-made man he was. After thirty years' faithful service with the company he had at last received the recognition his merit and loyalty deserved. Respectful and deferential he stood on the threshold, waiting for the big man to take notice of him.

The banker went to his desk and waved his caller to a chair. He did not like calls from his railroad subordinates. Their errands usually meant a demand for expenditures or something equally unpleasant. He grudged the time given to such

interviews. He was there to make money, not to spend it. Curtly he said:

"You wanted to see me, Mr. Cartright. Nothing wrong, I hope."

The Superintendent did not answer at once. He hesitated, as if choosing his words. Testily the financier exclaimed:

"Well, what is it? Out with it. My time is valuable, you know."

"I came to see you about the schedules and equipment on our Division, Mr. Rodman."

The banker glared at the speaker. Viciously he snapped:

"Well, what about it—what about it?"

"We can't keep to our schedules, sir, with things as they are."

Mr. Rodman gasped.

"Not keep to your schedules. What do you mean?"

Summoning up courage, the Superintendent went on:

"It's simply this, Mr. Rodman. The condition of the equipment is rotten. All our trains are getting in late. The engineers tell me they don't dare

do any speeding. The roadbed is in a terrible state for miles. For years not a cent has been spent on it. The ties are so rotten they fall apart when we drive a spike in. In many places the rails are badly cracked. The signaling apparatus is defective. At two dangerous curves the semaphore doesn't work at all. The engineers have to slow right down. Sometimes they take a chance. Only the greatest run of luck has prevented several horrible wrecks——"

The banker smiled grimly.

"Mr. Cartright, until now I've always looked upon you as a cool, level-headed man. Don't start giving me the sensational mush of yellow newspapers. Don't be a sentimentalist. The company has no money to spend. Are you aware that it barely made enough during the last six months to pay fixed charges? We almost had to pass the semi-annual dividend. If you want money to buy new equipment, go to Washington and tell the government about it. Tell them to let us raise our freight rates. If our ties are rotten and trains go to smash, Washington will be to blame, not us. My first duty is to the stockholders."

"But the public, sir—the traveling public—haven't they some rights too?"

The financier rose. He never allowed any of his subordinates to argue. His face almost livid, the veins standing out on his face and neck, he brought his fist down on the desk, and shouted:

"The public be damned! We are running this railroad to suit ourselves. Your equipment must wait till times are better, until our surplus is larger." Pointing to the door he added: "I don't want any argument, Mr. Cartright. I am very busy."

The Superintendent rose, his manner still deferential. Going toward the door he said respectfully but firmly:

"Very good, sir. You know best. Only I would like to go on record as having put the matter before you. I would not wish to be held to account in case of a bad accident."

"Good day, Mr. Cartright," said the financier coldly as he touched an electric bell.

"Good day, sir."

As the Superintendent passed out, he met Mr.

Sturgis at the door. The secretary showed him the way and then returned to his chief.

"Did you ring for me, sir?"

"Yes. How long has Cartright been superintendent of the Eastern Division of the New York and Chicago?"

"Ten years, sir."

"Record good?"

"Exceptionally so, sir. A most valuable man."

The financier pursed his lips.

"Ahem—maybe so. But he talks too much. Have him transferred with same pay to the Texas and South Coast Railroad."

"Very good, sir."

Dismissing the subject, the banker asked:

"Did Mr. Hartridge come?"

"He's outside waiting to see you."

"Show him in."

CHAPTER III

AMONG the many stately millionaire palaces that line the east side of Fifth Avenue from 60th Street to Carnegie Hill, none was more imposing or more quickly attracted attention than the Rodman mansion. Standing on a slight elevation, commanding a magnificent view of the Park, it was built of white marble, in pure French Renaissance, and with its hothouses, stables, garage and ornamental gardens, occupied an entire city block. Lofty railings shut the house off from the avenue and through heavily gilded gates a broad carriage drive swept gracefully up to the glass-enclosed portico, at the top of a short flight of marble steps. Fountains played continuously on the fine lawns, while on each side of the front entrance were banked flowers, shrubs and ornamental trees.

Inside the house was quite in keeping with the exterior. It was the home of a man of great

wealth and refinement. On entering one found oneself in a vast foyer treated in the manner of a Roman *atrium*. The floor, inlaid with mosaics and black and white Carrara marble, was strewn with priceless Oriental rugs. On either side were large marble basins with statues playing perfumed water in which floated lilies. From the highly decorated ceiling hung electrical fixtures of exquisite workmanship and design. To right and left wide doors hung with portières led to other rooms. On either side of the doors were rare tapestries and marble statues. At the rear facing the entrance was the grand staircase, a broad imposing flight of steps which at the first short landing branched off to right and left. In the center wall dominating the entire foyer was a magnificent piece of stained glass, wonderfully rich in the variation of colors, representing the sacking of Rome by the Vandals. It was the house beautiful, the last word in comfort, culture and luxury. Stalwart lackeys, gorgeously liveried and with powdered hair, moved noiselessly about. Mr. Rodman was very particular and exacting about the *tenue* of his home. When he was in town he insisted on the utmost

punctiliousness and ceremony. If he came home unexpectedly and two footmen were not at the door to fling it immediately open and take his hat and coat, there followed an explosion of wrath that shook the servants' quarters to its foundations. As the master was erratic, likely to turn up any moment and take them by surprise, Hendricks, the head butler, put in many an uneasy hour admonishing his subordinates and keeping a sharp lookout himself.

Hendricks had been in Mr. Rodman's employ for the last fifteen years. By this time he had grown accustomed to his master's ways. In fact, he was so well trained that he could maintain a dignified, unruffled demeanor under all circumstances, even at those exciting moments when his master lost his temper and made a scene that caused the other servants to quake with fear. One evening at dinner something went wrong. The soup was too salty, or the wine not cold enough. The banker was furious. He grew livid with rage and snatching up a tumbler threw it at the butler's head. Hendricks tried to dodge the missile, but he was not quick enough, and the glass, glancing off the

cheek, inflicted a nasty cut. Emily gave a scream, and the financier, instantly calmed, very much ashamed, rose and helped the other servants stanch the wound. Not much hurt and considerably embarrassed by all this attention, the butler said tactfully:

"Oh, it's nothing, sir. Quite an accident, I'm sure."

The next day the banker gave him a check for $500.

Since that time there was less tumbler throwing at the banker's dinner table. Hendricks would not have objected to again serving as a target for the same fee, but Mr. Rodman restrained his hand, no matter what the provocation. He thought $500 a throw was too expensive.

Although Hendricks good-humoredly put up with his master's eccentricities for a consideration, there was one member of the Rodman household whom he simply could not stand at any price, and that was Mr. Vansittart, the banker's aristocratic son-in-law. Why this empty-headed, lazy, conceited, good-for-nothing spendthrift—that's how they characterized Agatha's husband in the ser-

vants' hall—had ever been allowed to get into the family was more than the butler or anyone else could understand, so when to-day Mr. Vansittart rattled up to the front entrance in a hired taxi, Hendricks could not restrain a contemptuous sneer as he haughtily threw back the magnificent doors.

"Coming to talk the old man out of more money, I wager," he said to himself in an undertone.

"Mrs. Vansittart in?" demanded the newcomer loftily as the butler took his silk hat and cane.

"Yes, sir—Mrs. Vansittart is having tea in the library with Mrs. Rodman."

To say that Reginald Vansittart was utterly incapable was not entirely true. For one thing he dressed well, and being tall and of good figure, made up in appearance what he lacked in brains. Thanks to the credit he enjoyed as the multimillionaire's son-in-law, fashionable tailors, hosiers and boot-makers were only too eager for his patronage, and as they did not press for immediate settlements, he managed to keep his wardrobe well stocked.

Apart from his clothes he was a complete nonentity and no one could ever understand what

Agatha saw in him. The son of a New York stock broker, he was reared in luxury and rapidly acquired all those expensive tastes that go to the undoing of rich men's sons. In college, he squandered more and went the pace faster than any other student and after failing in his exams was finally expelled for getting drunk and upsetting his automobile in a ditch while on a midnight joy ride with two chorus girls. But this little *contretemps* did not ruffle him. Returning to New York, he began to haunt teas and parties in the hope of picking up some girl with money. He danced well and had a certain grand manner which attracted some girls and Agatha, herself not gifted with too much common sense, saw in him her ideal. The daughter of the great financier was something in the nature of a catch, and Vansittart did not let the grass grow under his feet. Mr. Rodman did not fancy the youth's looks, and his record was none too clean, but really he did not care, so long as Agatha was satisfied, and for a few days the engagement was the talk of society circles. About this time, things went wrong in Wall Street. There was a sudden raid by the bears. Papa Vansittart was

badly squeezed, and two days later blew his brains out, leaving his son to manage as best he could. The situation was decidedly awkward, and for a time Vansittart was afraid his altered circumstances might imperil his prospects and make his marriage impossible. Then his predicament would be serious, for all his creditors had discounted his marrying into Rodman's family. But Agatha showed her spirit. It was not her fiancé's fault, she argued, if his father had committed suicide. She was more than ever determined to marry Reginald. Thus reassured, Vansittart became even more haughty and reckless, and soon afterward they were married, Mr. Rodman making a settlement on his son-in-law that assured him a comfortable income. But Vansittart was not satisfied with enough. As the financier's son-in-law he felt it was unfair to ask him to be a piker. He must live in a style befitting the family's position. He must have his French car, a couple of chauffeurs, a town house, a country house and all the rest. Agatha quite agreed with him, and between the two of them they kept Mr. Rodman busy trying to repel their inroads on his pocketbook.

Proceeding up the grand staircase Vansittart entered the library, a room of noble proportions lined on all sides with books and with long French windows opening on to a balcony overlooking Central Park. Emily and Agatha were seated on a sofa, the tea tray in front of them. They looked up as he entered. Emily greeted him with a smile.

"Hello, Reg. You're just in time for a cup of tea."

Agatha poured it out.

"Where have you been all day?" asked his wife.

Vansittart flung himself down in a chair. Crossly he replied:

"Where have I been? Where do you suppose I've been? Not amusing myself, certainly."

Agatha handed him the cup.

"Can't you tell us without getting so mad about it?"

Emily laughed.

"Oh, he's all right, Aggie. Wait till he's had his tea and toast. Men are just like animals. When they're hungry, they're ferocious. He's tired, that's all."

Vansittart nodded as he languidly stirred the tea.

"I should say I am tired—bally tired. Dodging and struggling with creditors all day, who wouldn't be tired? I had to go miles to see the automobile people—an awfully out-of-the-way place—the other end of the world. It was good I went. They were furious and would have had me up on supplementary proceedings if I hadn't literally gone on my knees and begged for mercy. Finally after a lot of hot-air talk they agreed to extend my note for three months. After that I had to go to the bank and explain why I had overdrawn my account. There's more trouble coming there. Two checks I made out last week were presented yesterday and went back marked 'Insufficient funds.' One was the check I gave you for your dressmaker."

Agatha bounded on her seat. Her face changing color, she exclaimed in dismay:

"The check you gave me for my dressmaker. Do you mean to say it's no good?"

Vansittart shrugged his shoulders.

"How can it be good if I haven't enough funds at the bank to meet it?"

Emily smiled. She was accustomed to these

scenes. But Agatha completely lost her temper. Her face flushing, she exclaimed hotly:

"Then you shouldn't have given me the check. A gentleman doesn't do such things, and allow his wife to appear dishonest."

Vansittart chuckled. Quickly he retorted:

"A wife shouldn't order dresses she can't afford to pay for."

Almost in tears, Agatha replied:

"I'll ask papa for the money."

Vansittart laughed.

"That's a bright thought. And while you're at it, ask him for some for me, too. I was never so dead broke in my life. I need a couple of thousand to put me straight. I don't know what we're going to do. You want this and you want that. Why, it's got so that I daren't walk down certain streets because of the shops we owe money to."

"Oh, I know you never cared for me and married me for pa's money."

Bursting into tears, Agatha laid her head on her stepmother's shoulder. Emily turned to the young man.

"Reginald, how can you be such a brute? It's

your extravagance that gets you into trouble. You blame poor Agatha for your own misdoing. James allows you quite enough if you want to live modestly. Why don't you keep within your allowance?"

He laughed cynically.

"Oh, it's all very well for you to talk. How would you like to get along on a beggarly $50,000 a year?"

"I'd get on with less if I had to," she laughed.

He was about to make retort when the library door opened and the butler appeared with a card. Emily took it and, glancing at the name, read the few words scribbled on it:

"May I see you for a moment? I sail for Europe to-morrow to be gone a long time."

For a moment she stood and looked at the others blankly. They were so taken up with their own troubles that they did not notice she had turned pale. To the butler she faltered:

"Ask him up."

The man disappeared and she turned to Agatha. Quickly, she said:

"Someone is coming up, dear. You can't let them see you've been crying. Take her into the breakfast room, Reginald, and kiss and make up. Stop all your silly nonsense."

Agatha rose quickly. Certainly she was not in the mood to see anyone.

"Come, Reg," she said. "We'll talk the matter over and see what can be done."

She hurried out, followed grumblingly by Vansittart. When both had disappeared, Emily closed the door and sank into a chair.

Ronald going away! What did that mean? She had not seen him since the night of the dance. He said nothing then about a journey. It was just as well, of course, under the circumstances. They could not go on living a lie. The past was dead and must remain dead. Separation was the only solution possible. She must never see him again. In time he would forget her. Amid new scenes, seeing new faces, he would be attracted to someone else. It was torture to her to think of him caring for another woman. Yet that was as it should be. It was hard, of course. She had never realized so much as now how much she had really

loved him. But she must tear all thoughts of him forever out of her heart. She had chosen and she must be content. She was another man's wife, and even if she did not love that man she must be faithful to him. She owed that to her own good name, to her own self-respect. Yes, it was just as well that Ronald was going. It would make things easier for her, easier for him.

Suddenly she heard a step. Quickly she looked up. It was Ronald.

As he stood hesitating on the threshold, she noted how handsome he looked. Tall, athletic, full of youthful vigor and life, she could not help contrasting him with the old, careworn, nervous, irritable man who was her husband. Advancing, hand outstretched, she exclaimed:

"Going away, Ronald? This is indeed a surprise."

He sat down near her on the sofa and took the cup of tea she poured out.

"Yes, I sail to-morrow on the *Aquitania*. Father is opening an office in London and wants me to take charge of it."

"You expect to stay over there?"

"Yes, I shall take an apartment and live there permanently."

To hide her real feelings she gave a little, hysterical laugh.

"As if you could stop long in any place. Oh, you'll be running over here every now and then. Nowadays, it's no journey at all. Only five days on the fast steamers."

He shook his head.

"No—it may be many years before I see New York again. I am going to completely expatriate myself."

There was a roguish twinkle in her eyes and she could not control a smile as she demanded:

"Why, don't you like America any more, are you getting tired of us?"

Putting the cup down, he looked straight at her. Their eyes met and hers drooped before his steady gaze.

"No, Emily—you know it is not that. It's just the other way. I find I like New York and its people—or rather one person—too well. That's why I'm going."

"You'll meet someone abroad. You'll marry and settle down."

"No—I shall not," he replied decidedly. "There is only one woman I could marry and she is the wife of another man."

She looked away, not trusting herself to speak. Drawing a little closer, he went on:

"It couldn't go on like this. I couldn't stand it. I have tried to avoid you, tried to forget you, but so long as we are in the same place, it would mean torture to us both."

With a half sob, she broke in:

"Shall I never see you again?"

He shook his head. Gravely he replied:

"Not while he lives."

Quickly she turned and looked at him.

"What do you mean?" she demanded.

"I mean that as long as Mr. Rodman lives I shall stay abroad. He may live longer than I. It is quite possible. If he should die——"

A perceptible flush diffused her cheeks and neck. Her bosom rose and fell spasmodically.

"What if he should die?" she gasped.

Leaning forward quickly, he took her hand. His voice trembling with passion, he murmured:

"Then I'd come back—to claim you."

She put out her hand in protest.

"Oh, Ronald, you must not talk like that."

"Why not?" he demanded hotly. "This is my last chance. I am going out of your life—perhaps for years, perhaps forever. Let me at least carry away the hope that if the day ever comes when you will be free, that then I might come back and——"

He did not finish, but she understood. He was willing to wait for her through the years, willing to wait till her husband died and then return to America and marry her. Could she ask any greater test of the sincerity of his love? But was it right that she should even listen to such a suggestion? Why not? Suppose James did die? She would have the right to re-marry and what was more logical than that she should marry this man who loved her in her girlhood and who had waited for her so long and so faithfully?

He watched her closely for a moment without speaking. Then, in a low tone, he asked:

"Do you understand, Emily?"

She nodded.

"Yes, Ronald."

"If ever you are free—may I come back?"

There was a pause. Her heart was beating wildly. Then from her dry lips came the low answer:

"Yes, Ronald."

"Is it a promise?"

She nodded.

"Yes, Ronald."

"You will marry me if anything should happen to him?"

"Yes, Ronald."

Passionately, he seized her hands and carried them to his lips.

"God bless you, dear," he cried, with tears in his eyes. "That promise will help me to bear the solitude of exile. I shall live in the future. Who knows? My happiness may be nearer than we think. Good-by, dear."

"Good-by, Ronald."

He kissed her gently, as a brother might have done, and the next moment had left the room.

CHAPTER IV

EVERY window of the Rodman residence literally blazed with light. A striped awning stretched from the portico at the main entrance to the gates and out to the street curb. Two footmen and a policeman walked up and down on guard. From behind the drawn blinds of the magnificent dining room, with its heavily gilded ceiling and superbly painted frescoes, a corps of well trained men servants could be seen in dim outline passing in and out as they served at the table. Could the blinds have been ever so slightly raised it would be noticed that the plates and dishes were of solid gold, and the table itself a fairy spectacle of costly crystal, delicate viands and delicious dainties, the whole set off by exquisite flowers and the pretty gowns of the women. Mr. Rodman was entertaining some friends at dinner, and when the financier played the host he never did it by halves. He gave a feast

worthy of Lucullus. The floral decorations alone on this occasion cost two thousand dollars and the wines and cigars were of a quality as only an Indian Rajah or American Trust magnate could afford.

It was nearly ten o'clock, and the dinner was over. The ladies had already retired to the music room, while the men sat sipping their coffee and smoking. Mr. Rodman, at the head of the table, was talking in an undertone with Jimmie, and his business associates, Mr. Hartridge and Mr. Bulstrode, while his lawyer, Mr. Pollard, sat near them, an interested and privileged listener. At the other end, Dr. Rossiter was sitting with Vansittart and Keith, both of whom had taken too much champagne and were having a heated argument over a chorus girl.

"She's some dancer, I tell you," hiccoughed Keith. "She's got Pavlowa skinned a mile."

Vansittart lit another cigar and watched the blue smoke as it curled lazily up to the ceiling. Nonchalantly he replied:

"All right, kid. Have it your way. She's about as graceful as a baby elephant. The other night

she tried to do some high kicking. The audience snickered. Really it was pitiful. Her real vocation is scrubbing floors. That's where she belongs."

Keith's eyes, blood-shot and heavy, glared angrily at his brother-in-law. Lurching forward he stammered:

"Say, cut that, Reg—d'ye hear? That girl's a particular friend of mine. Don't be surprised if I marry her. What would you say?"

Vansittart, who was just emptying his glass, nearly choked with laughter.

"What I'd say?" he spluttered. "I'd say you were a damned fool." Looking at the young man more closely he added sternly: "You don't mean that, do you kid? You know Agatha and I wouldn't stand for her in the family. If I thought you were serious, I'd tell the guv'nor and spoil your game."

With a shaking hand, Keith refilled his champagne glass and tossed the foaming contents off at a gulp.

"The h—— you would! I always thought you were a squealer." Contemptuously he added: "You needn't talk. Do you suppose *you* were any great acquisition to the family?"

Vansittart did not deign to answer, but turned to Dr. Rossiter, who, lazily enjoying his cigar, had dined too well to pay any special attention to what was going on around him.

In a metropolitan practice of over twenty years, Dr. Leon Rossiter had built up a reputation as a specialist on nervous diseases. Some people suspected him of being a charlatan, but as to his success and social prestige there could be no question. His waiting-rooms were always well filled and he commanded formidable fees. A tall, vigorous-looking man close on fifty, he had a massive, rather brutal face, with black bushy hair and beard. No one knew why he wore the whiskers unless to collect every disease germ possible and transmit them to potential patients. Like many physicians, he talked big, affected the utmost contempt for the opinion of the layman, and was intolerant of every theory except his own. He stood up for his colleagues whether they were right or wrong and maintained the doctrine that a medical man could not blunder. He lost a good many patients himself, but it was always God's fault, never his own. He was aggressive in speech, un-

couth in manner, and sometimes his finger nails were not above suspicion. He had been accused of splitting fees with surgeons, recommending unnecessary operations for the sake of profit to himself, and he made a point of cultivating the acquaintance of the very rich. He had succeeded in attracting Mr. Rodman's attention by a clever maneuver. Meeting the millionaire one night at a dinner, he skillfully led the conversation to the perils of too much brain work and its ravages on the nervous system. He described some of the symptoms of nervous breakdown and, much to his alarm, Mr. Rodman at once recognized that he himself had some of the symptoms. From that time on, Dr. Rossiter became the millionaire's regular physician, receiving a large yearly income simply to watch the banker's condition and ward off by advice and preventive treatment any threatened nervous collapse. It meant practically living in the Rodman house and eating the Rodman dinners, but as the food and cigars and wine were excellent, this, *per se,* was not a drawback.

"Well, doctor, how's your new car working?" asked Vansittart.

"Fine so far. Only had two blow-outs last week. She's a beauty, all right. Can notch her up to sixty miles without turning a hair. Yesterday I was trying her out on Riverside Drive and making at least fifty-five—I was watching the indicator—not looking ahead—when suddenly there was a jolt. I stopped her within ten feet—believe me, that was some stop! The tires smoked for fair. I looked back. We had run over a man. Luckily I had my bag with me. I patched him up as best I could and hurried him to the hospital. No good—he died this morning. In for damages, I suppose. Widow and children and all that sort of thing. These beggars you run over are all family men. Yes, sir—that was some stop. She's a beauty all right!"

Keith nodded his head in maudlin fashion. Stupidly he hiccoughed:

"That's what I say. She's a queen. She's got it all over everybody in dancing. If Vansittart wasn't such a blamed fool——"

At the other end of the table, Mr. Rodman was speaking in an earnest undertone. Nothing could be heard of the conversation, but that it was of

importance could be inferred from the host's emphatic gestures and the keen attention with which those about him listened.

No wonder Jimmie and Mr. Bulstrode, a promoter of the Hartridge school, and Mr. Hartridge himself were all attention. No wonder Mr. Pollard, the banker's personal attorney, was deeply engrossed. What the host was telling them meant not only another sweeping victory for the "Trust," it meant, besides, thousands of dollars more in the pockets of all concerned.

Two years had passed since those anxious days when government interference was apprehended, when an aroused public sentiment forced the hand of the Federal and State authorities, and Rodman and his associates found themselves in the shadow of the penitentiary. For a time matters looked serious. The cost of living had gone up out of all proportion with the wage scale. Meat, eggs, coal, ice and other necessities of life reached fantastic prices. The rich were getting richer, the poor were getting poorer. A howl of indignation went up all over the land, and the "Trust" was openly attacked on all sides. It was denounced

at public indignation meetings; it was exposed and flayed unmercifully in the newspapers. A gang of unscrupulous brigands had the United States at their mercy. Something must be done and quickly before the country was bled to death. The Attorney-General, faithful servant of the people, began to move.

It was time Rodman got busy if the "Trust" was to keep its skin whole, and he did. Mr. Bulstrode and Mr. Hartridge, panic-stricken, asked what he was going to do to stem this tide of popular indignation that threatened to overwhelm them.

"Do?" he echoed scornfully. "Spend a little money—that's all!"

"What will it cost?"

"A couple of millions—perhaps more. Don't grudge it. We'll be coming off cheap."

The financier went to work with his money, throwing it in huge chunks right and left. The effect was magical. It seemed to have the same effect as oil on angry waters. Those fiery demagogues who only a few weeks before had been loudest in their attacks on the "Trust" now became its warmest champions. Facts had been mis-

represented, they glibly argued, figures had been distorted. The so-called bad "Trust" was really a beneficent "Trust." Some newspapers even lauded the "Trust" and spoke commendingly of what it had done to promote American industry. In Congress, a senator made an eloquent address in favor of Big Business, deprecating government interference as likely to still further unsettle the country instead of remedying economic conditions for which the so-called "Trust" was not responsible and which it deplored as much as its most severe critics. To satisfy the public clamor, Congress appointed a committee of investigation, and Mr. Rodman, Mr. Hartridge, and others were subpœnaed as witnesses. With a frank smiling face, unfailing sign of a serene conscience, Mr. Rodman went on the stand. There was, he declared, no such thing as a "Trust", or unlawful combination of capital in restraint of trade. There was, he admitted, a working arrangement between certain bankers of high personal character who, like himself, were interested in important enterprises constantly needing large amounts of working capital. Far from such an arrangement being injurious or

prejudicial to the public welfare, it actually was a blessing, for unless these enterprises were properly and adequately financed they must cease to exist. Factories must close down: steel mills must draw their fires. The nation's industries would be hopelessly crippled. Instead, therefore, of being held up to opprobrium as public enemies, he ventured to say that he and his associates deserved to be regarded in the light of public philanthropists. The speech made a deep impression. No one could or dared deny the statements made and the public had the humiliation of finding itself guilty of base ingratitude. In its ignorance and blind prejudice it had tried to pillory a Judas instead of kissing the hand of a Saviour.

Rodman emerged from the inquiry triumphant. His foes were silenced. His friends and associates were jubilant. Hartridge and Bulstrode were wreathed in smiles. "Well done, chief!" they whispered. "It's worth every cent it cost."

Two years was not too long a time in which to prepare and win the fight, and to-night's dinner was in celebration of the victory. The enemy was utterly routed, declared Mr. Rodman as he pounded

the table energetically with his clenched fist. Henceforth no one would dare oppose them. The opportunity had never been more favorable for extending their operations and acquiring still greater power and money.

The host stopped speaking and Mr. Bulstrode began. A crafty smile hovering on his hard, aggressive face, which had money-shark written all over it, he said he had something good up his sleeve. Lowering his coarse voice to a hoarse whisper, he began:

"The United Traction R. R. Company is in bad. I have it from the inside. Won't be able to meet interest on their bonds—road is on the verge of bankruptcy. We can buy it for a mere song and sell it to our stockholders at a profit of three or four millions to us."

"Looks good to me!" exclaimed Jimmie gleefully.

"Bet your life," went on Bulstrode. Patting the financier's son on the shoulder, he added: "Why Jimmie, my boy, this is a pie you could have a finger in and rake off a few hundred thousand for yourself."

"How so?" demanded Jimmie, keenly alert.

"Why, we'll need someone as go-between, don't you see? You would go in under some assumed name and buy United Traction as cheap as you can get it and we, as directors of the Rochester and Buffalo, would then purchase United Traction from you at ten times its real value."

Jimmie nodded. Quickly, he replied:

"Exactly. I'd buy the road for—say—$2,000,000, and you'd purchase from me and issue bonds for $20,000,000. That's $18,000,000 profit."

Bulstrode clapped the young man heartily on the back.

"You've got it."

Hartridge licked his lips.

"Looks good to me."

Rodman made no comment, but sank back in his chair, a tired, worn look on his face, as though Nature was beginning to rebel and protested against this man who took no rest day and night, in his mad pursuit of power and gold.

After all, he thought bitterly to himself, what did it amount to—this power and this gold he had craved and won? When he did not have power, he

thought it was the one desirable thing. Now it was his, it did not seem so necessary to his happiness after all. That, he realized, was the tragedy of life. We like and want only those things we have not. What had his gold done for him? Enable him to dine on gold plates and entertain at dinner persons of Mr. Bulstrode's type? Was that worth while? Wouldn't the dinner have tasted just as good on china plates costing five cents or less apiece? Were there not companions more interesting than these men Bulstrode and Hartridge, who would gladly sell their souls to the devil himself for a pecuniary consideration?

He was getting tired of it all—tired of the lies, tired of his sordid associates, tired of this everlasting talk of money and profits.

Besides he did not feel well. On several occasions lately he had noticed the recurrence of the alarming symptoms described by Dr. Rossiter—sleeplessness at nights, acute pains in the head, trembling of the hands, shakiness in his legs added to a strange feeling of apprehension that some unseen peril threatened. Were these signs the forerunners of nervous collapse? Surely it was not

possible. His health had always been good. In fact, he had come to consider himself a being of superior clay, forever immune from the ailments which afflict ordinary men. But what perhaps surprised him most of all were unmistakable signs of an awakening conscience. To his stupefaction one day he actually found himself feeling sorry when he read in a newspaper details of the acute distress caused among poor investors, especially widows and orphans, by the bankruptcy of a big railroad of which he was the controlling spirit. When he joined the board, the road was considered one of the soundest investments in the country. Its shares were eagerly bought at a price almost three times that of the par value. One of the premier securities of the country, it was always recommended as the safest possible investment. But, suddenly the tentacles of the Octopus closed in on the road and slowly began to throttle it to death, a shameful story of shady transactions, unwarranted expenditures, wildcat operations, financial legerdemain of all kinds. Gradually the treasury was depleted. Rumors spread abroad. The shares tumbled with incredible speed. The regular divi-

dend was passed and the poor widow, whose sole source of income was her interest, found herself and her children deprived of their daily bread. Some in despair committed suicide. All were ruined. Yes, no doubt, it was rough on the poor investors. Why had it never occurred to him before? Why should innocent stockholders suffer? To be sure, he and Hartridge and Bulstrode had made millions in the deal, but was that justification enough? It was not only wrong, it was criminal. Vaguely, he wondered why the government, why the state authorities allowed this act of brigandage; he wondered why he and his associates were not in jail. Oh, yes, he remembered now. There had been a general whitewashing.

It was all very well, but what about one's conscience? It's not easy to whitewash that. He began to feel uncomfortable. He had bad dreams at night. It seemed to him that his wife avoided meeting his eye at the breakfast table. There were awkward silences. Even the servants appeared to regard him with suspicion and distrust. From his children Mr. Rodman had long since given up any hope of getting sympathy or companionship. He

knew that Jimmie was heartless and selfish; he was aware of Keith's unhappy weakness and of Agatha's troubles with her spendthrift husband. He knew that they were all looking forward to his death, when they expected to enjoy without restraint the huge fortune he had amassed. No, there was no hope of sympathy or affection in their direction. They were utterly callous and yet he could not blame them. They were only what he, in his folly, had made them.

"What do you think of the scheme, Rodman?" demanded Mr. Bulstrode, his ferret-like eyes glistening at the prospect of adding still more to his ill-gotten millions.

The financier, thus startled out of his reverie, jumped up. He had not heard what they were saying, what's more he didn't care. With a wearied shrug of his shoulders he exclaimed:

"Oh, enough shop for to-night. Let's go and see what the ladies are doing."

Passing into the music room, they found Mrs. Rodman at the piano playing a Chopin nocturne while Agatha, Mrs. Pollard and the others were sitting around in little groups chatting.

Mr. Rodman went over to his wife. She looked up as he approached.

"Was the dinner all right?" she whispered.

"I was not thinking of the dinner. I was watching you. The new gown is very handsome, dear."

She went on playing as if she had not heard. It was so unusual for her husband to pay compliments that they had all the more weight when he did. Yet his words, affectionate as they sounded, left her cold. If he had spoken to her this way when they were first married and during the long lonely years that followed, it might have been different. Then she would have banished all thoughts of others from her heart and done her full duty to the man whose name she bore. But it was too late. He had considered his money more important than his wife. He had neglected her even though he cared for her. She believed he loved her, yet he had never taken the trouble to prove it. It would indeed have been surprising if, during this long period of seeming indifference, they had not become almost estranged. And in fact, they saw little of each other. She had her apartments, he

had his. It was only on occasions like this dinner that they met to exchange a few words.

In measure as the financier grew tired of his business anxieties, more and more he craved for affection and companionship at home. He really loved his beautiful young wife. He was proud of her. It never occurred to him that she had married him for his money. Money had ceased to mean anything to him and he imagined it meant nothing to everybody. He never doubted her perfect loyalty or that, now he had time to give more attention to his home, they would be the good chums they once were. Yet he could not help noticing her coldness toward him and later in the evening, when the last guest had taken his departure, he again approached her. Quietly he said:

"Don't you feel well to-night, Emily?"

She looked up in surprise.

"Yes, why? What makes you ask?"

He shrugged his shoulders and as he slowly lit and puffed his cigar, he went on:

"Oh, I don't know. When I say anything you don't answer. I thought that possibly I had done something to annoy you."

For a moment she made no reply. What was the use of words, of recriminations that would lead to nothing? What was done could not be undone. Would she wish to undo it even if she could? Didn't everyone believe her happy, didn't every woman envy her the position she held as the wife of the world's most successful financier? Besides, had she a real grievance? He had left her a great deal to herself, it was true, but only so that he could devote still more time to his work. He was always kind, considerate. On that score she had nothing to reproach him with. She had entered willingly enough into this marriage bargain. It was not fair to blame him if it had not given her happiness. Would she have been any happier with Ronald? Who knows? With a sigh she answered petulantly:

"Why, James, of late, you've so accustomed me to being alone that really I've forgotten how to talk. When a woman lives as I do,—almost a stranger to her husband—she loses the power of speech when he does condescend to notice her."

She could not help smiling. He smiled, too, and drew nearer. More gently he said:

"Is it as bad as all that, Emily? Am I such a neglectful husband? Well, dear, it's all going to be very different. It's my work that's kept me from you—only my work, you know that. You know that I love you—as dearly as a man of my age and many preoccupations is able to. There's nothing I wouldn't do to give you pleasure. My heart's all right, Emily. It's only these constant business worries, this cursed striving to make more and more money, that has kept me to the grindstone and made you think I had forgotten you. If you only knew! Many a time when I came home late, exhausted after an all-night session, I've stopped outside your bedroom door and blessed you —blessed you because you were willing to sacrifice your youth and come and make an old man happy. It's only my work, dear, that's kept us apart. From now on it will do so no longer. Emily, I'm getting tired of it all—tired of piling up the millions, tired of Bulstrode and Hartridge and all the rest of them. I want a rest. I want to be more with you. I haven't felt very well of late. I think I've been doing too much."

He passed one hand over his forehead as if it

ached. She looked at him with some concern. Quickly she said:

"Don't you feel well? Perhaps you'd better telephone to Dr. Rossiter. Why didn't you speak to him when he was here?"

He shrugged his shoulders.

"Oh, it's nothing. I don't believe Rossiter knows much, anyhow. I'll be all right." He stopped and looked straight at his wife. He had never seen her prettier than she was to-night. Approaching and taking her hand, he went on: "Emily, there's only one thing that will keep me well."

"What's that?" she asked with a little nervous laugh.

"The knowledge that you are true, that you are loyal—that you love me. I distrust everyone else —even my own children. I know they only wait for my death. You are all I have. If you deserted me, if you ceased to care for me, it would kill me."

He started forward as if to embrace her, but at that instant a servant entered the room and he drew back with the instinctive dread of a strong man to be caught by a subordinate in a moment

of weakness. Emily changed color slightly as he spoke, but recovering her self-possession she said quickly:

"You'd better go to bed, James. Your headache will be better in the morning."

CHAPTER V

London,
October 20, 19..

I DO not know how to address you. I hardly dare write to you. I have kept silent these last two years, although God knows what it has cost me! I should not have written this only the other day I happened to see in the paper a dispatch from New York. It said that the continued indisposition of Mr. Rodman was causing considerable anxiety in financial circles and that prices were falling in Wall Street owing to extensive liquidation that was quietly going on in certain quarters, apparently in anticipation of his death. Emily, you can imagine what I felt when I read this. It all came back so vividly to me—that night of the dance, we two on the balcony, then the afternoon I called to say good-by, your promise—— You haven't forgotten that sacred promise, have you? It was solemn enough and it has helped console

me all these weary months. I have felt so discouraged, so lonesome that life didn't seem worth living. But if I thought the news were true, if I thought that he were going to die, hopes, interest, energy—all would revive. Is it true? Is he critically ill, as they say? Do you yourself see any release in sight from that yoke you've borne so long and with the patience of a martyr? You won't be afraid to tell me, will you, no matter what you conceal from others? And when the end comes, when at last you are free, you'll remember your promise, won't you, and let me come to you? Then, dearest, when we are man and wife, for the first time you will know what the word "happiness" means. Don't keep me in suspense, dear. I hold you to your promise. Cable me. Letters take too long. Tell me everything and make me the happiest of men. Your ever devoted,

RONALD.

Emily crushed the letter up in her nerveless fingers and glanced apprehensively around to see if anyone was about.

It was late in the afternoon. She was alone in

the library, standing at a little desk near the window. She had been sitting reading when the footman entered and brought her the letter. It was postmarked London and had arrived that morning on the *Olympic*. How grateful she was that no one was present to notice her embarrassment.

Her face first flushed crimson and then turned white. What right had he to send her such a letter as that? What kind of a woman did he take her for? To be speculating on and hoping for a man's death? It was too horrible. Certainly she had never countenanced anything like that. The promise? Yes, she remembered, in a weak moment she had said something of the kind, but how bitterly she had regretted it ever since! She never dreamed that circumstances would make the fulfillment of the promise possible. So far, everything was the same, nothing was altered. These rumors about James' health were grossly exaggerated for Stock Exchange purposes. The bears were only too glad of any excuse to depress values. But it was horrible to even let one's mind dwell on such a thing. It was such a mean, treacherous

thing. She despised herself that she had ever let Ronald suggest such a promise.

Yet was it not quite innocently done? Suppose James did die. He was much older than she, and in the ordinary course of things, would probably go first. Must she live single for the rest of her days? Would James expect that or desire it? If not, there was no harm in making the promise. Yes, Ronald was right. It was a martyrdom she had endured all these years. Practically she was alone. There was no one to whom she could turn for sympathy. Agatha, her stepdaughter, was frankly hostile. So were Jimmie and Agatha's husband. They had never forgiven their father for marrying her and in revenge tried to make things as unpleasant as possible. Keith, a good-natured boy, was more amiable, but as he was seldom sober, he was not very useful as an ally. Oh, if she could only go to James and tell him everything, but that was out of the question. He was already suspicious of everybody around him. He would not understand.

Unfolding the letter which she still grasped in her hand, she read it through several times until

her eyes ached and its contents seemed to burn into her brain like letters of fire. *"When we are man and wife for the first time you will know what the word 'happiness' means. . . . I hold you to your promise."*

Suddenly while she was reading, she heard a step in the hall outside. Quickly she opened a drawer in the desk near which she was standing, and thrust the letter inside. The next instant Agatha bounced into the room.

"Oh, there you are!" exclaimed the young woman peevishly, as she threw herself into a chair. "I've been looking for you all over the house. Where do you get to? One never knows where to find you. Who could imagine you were here?"

Emily winced. She was accustomed to the bullying tone of James' children and usually paid no attention, but to-day it irritated her more than usual. Sarcastically she said:

"Too bad. In future I'll always announce to the whole family where I'll be at a given moment."

Agatha bridled up.

"Oh, that's how you are—so sensitive one can't say a word. I don't see how you get on with papa

—you're so quarrelsome." Viciously she added: "Maybe you don't."

Emily turned and faced her. Her lips compressed and determined, she exclaimed:

"Look here, Agatha, if you've come here to vent your ill temper on me I'll go into another room. It's bad enough to have you all here on my hands all the time without your making yourself doubly obnoxious."

The young woman laughed mockingly.

"Why don't you complain to papa? No doubt he'd like to know what you think of his children."

"Oh, he knows what I think of you all, don't worry. And on that score there is not much difference of opinion between us."

Agatha jumped up, her face white with passion.

"I always thought you were a mischief maker. Now I'm sure of it. If papa thinks badly of us, it's you who have set him against us. If he only knew you. He says I am extravagant, that I married a spendthrift. Well—yes, I'm proud of it. I married a poor man because I loved him. I didn't marry a rich man just because of his money."

Emily, pale and determined, pointed to the door.

"Will you go," she said quietly, "or shall I call the servants and make a scene? I am the mistress here. This is my house. You may be your father's daughter, but I am his wife. He would uphold me in this. He would not permit you to annoy and insult me as you are doing. Now go——"

Instead of going, the young woman burst into a hysterical fit of tears and fell, her entire length, prostrate on the sofa. For a few moments she said nothing, but just lay there, her whole body shaken by convulsive sobs, weeping as if her heart were broken.

In spite of herself, Emily could not help feeling sorry for the girl. She was sure something serious had happened to lead to this vicious attack and subsequent hysterical breakdown. She knew Agatha was unhappy with her worthless husband. Who could tell what the poor girl had endured at his hands? Going up to her, she said soothingly:

"Don't cry, Aggie, what is the matter? Tell me. Perhaps I can help you."

"Oh, I'm so ashamed of myself for having spoken to you as I did. I was beside myself. I'm dreadfully worried. Reginald has gambled away

our last cent. He has given notes for thousands of dollars. Unless something is done our furniture, my jewelry will be taken away. I was desperate. I came here, hoping to find papa. I saw you and I spoke so unkindly. Oh, forgive me. You are so good! Do you expect papa home early?"

"Not for a couple of hours yet. He rarely comes home before six o'clock. It's only four now. How would you like to go for a drive? We'll take the limousine and after a drive in the park we'll go and have tea at the Plaza. How's that?"

Agatha smiled feebly.

"Anything so I can get my worries off my mind."

Emily patted her kindly on the shoulder.

"Don't worry, dear. It will be all right. Your father will take up the notes. I'll see that he does. What are a few thousand dollars to him?"

The young woman grasped her stepmother's hand. Gratefully she exclaimed:

"Oh, how good you are!"

Emily went towards the door.

"Come with me," she said, "while I get ready. I'll phone Roberts to bring the machine around."

The two women left the room and a few minutes later were seated in the luxurious limousine, which sped in the direction of the 72d Street entrance to the Park.

They had not been gone more than half an hour when another powerful automobile, driven at full speed, came up the Avenue, turned in at the driveway of the Rodman residence and drew up at the portico. From the car descended Mr. Rodman himself. To Hendricks, who ran hastily down the marble *perron* ahead of the other footmen, the financier asked:

"Is Mrs. Rodman in?"

"No, sir. She went out a few minutes ago with Mrs. Vansittart. They didn't expect you home until six, sir."

"Yes, I know, but I didn't feel very well. I thought I'd better come right home."

The butler noticed that his master looked rather pale and walked somewhat unsteadily, so, with more than ordinary solicitude, he offered his arm, while ascending the steps. The financier took the proffered assistance and with a grim smile he said:

"I feel all in, Hendricks. I guess I've been keeping at it too steadily."

"Can I get you anything, sir? Shall I telephone Dr. Rossiter?"

Rodman shook his head.

"No, it's not as bad as all that. I'm just tired, that's all. I think I'll go into the library and take forty winks on the sofa before they come home. That will rest me a little. Don't let anyone disturb me."

"Very good, sir."

Past the graceful fountains splashing their perfumed water, past the two powdered footmen who stood like statues, the millionaire went listlessly up the beautiful marble staircase, too ill to-day to take pleasure in any of the surrounding magnificence. Staggering into the library, with its restful atmosphere of books, deep leather armchairs and view of the trees in the Park through the long stained glass windows, he threw himself on a sofa and closed his eyes in an effort to calm his nerves. He wondered why this feeling of weakness and utter physical exhaustion had come over him all

at once. He was sorry Emily was not home. She might have been able to suggest something.

His eyes moistened as he thought of his wife. He had not been to her all that a husband should be. He had allowed his passion for power and money to absorb all his attention to the neglect of his home. But in spite of that, in spite of everything his wife had remained true. She was faithful and devoted to his interests. Not a complaint, not a murmur had passed her lips. Oh, how he would repay her goodness, her fidelity! Henceforth, he would devote his whole life to making her happy. They would go abroad, travel through countries she had not yet seen, and when they returned to New York, she would find him very different. He was not only tired of this constant grasping after millions, this lust for gold. In his heart he knew it was all wrong. He knew that he and his associates had been guilty of practices that were not less criminal because they had contrived to keep within the law. Yes, it was true. They had plundered the public, they had robbed the widow and the orphan, they had corrupted government and state officials. The vast wealth they had

accumulated was stained with the tears of countless victims. He had won colossal success, but at what a price! At the cost of human distress and misery. He could not deny it. Everything his enemies said of him was true. At night he could not sleep for thinking. He lay awake for hours, his conscience reproaching him, and when at last he dropped off into restless slumber, he had horrible nightmares of men shooting themselves, trains in collision, passengers dying by the scores, widows weeping, horrible scenes of human anguish—all because of his lust for gold. It was only now, when his health was beginning to give way, when he felt his vitality weaken, that the appalling wickedness of it all struck him so forcibly. It seemed as if at the height of his physical powers he had been nothing but a power for evil. It was only with diminishing strength that his moral perceptions began to work. Suppose he were to die now suddenly? It was quite possible. Could he go before his Maker with such a conscience? What would he be able to say in self-exculpation?

He wondered how long his wife would be. When she came in, he would tell her everything. They

would have a long confidential talk together. He had made up his mind what to do. It would astonish the world—people would say he was crazy—but he was determined to do it. How happy it would make Emily! For the first time it would bring them lovingly, sympathetically together.

He glanced at the clock. A quarter to six. Emily would soon be home. She'd give him something to make his head better. It ached as if it would burst, a dull throbbing pain right across the temples. He wondered if a smoke would do him any good. Perhaps it might. He looked around for his favorite cigars, and was surprised not to see them. Oh, yes, he remembered now, he had put the box in the drawer of the little desk near the window.

Rising painfully to his feet, he dragged himself over to the window and opened the drawer in the desk.

"Here they are," he grunted to himself. Taking out the box, he noticed lying in the drawer a sheet of note paper all crumpled up. Eyeing it curiously, he muttered: "What's this, I wonder. Some paper I've forgotten?"

Slowly he unfolded it and with his trembling, nervous hands, smoothed out the crumpled pages. Then, holding it up to the light, he began to read.

At first he could not understand. The letter was not addressed to anyone in particular. It spoke of matters he was unfamiliar with. Even the signature at the end did not help him. Not accustomed to hear the name, he could not associate it with his partner's son. Puzzled, he read on until he came to the words "indisposition of Mr. Rodman." At once interested, he exclaimed:

"Why, it's about myself!"

Still more puzzled, he read on, his face growing paler, the lines tightening about his mouth, as he proceeded. Suddenly with a gasp he read half aloud: *"Do you yourself see any release in sight from that yoke you've borne so long and with the patience of a martyr? . . . When the end comes, when at last you are free——"* Quickly he read on, with staring eyes and bated breath, devouring the cruel, merciless words which, as he read them, seemed to rend his heart apart. The letters danced before his eyes. The writing seemed all blurred.

He felt the blood rushing to his face. He breathed only with the greatest difficulty.

When he had read the letter through, he held it for a moment crushed up in his hand and then quietly, deliberately tore it into a thousand little pieces which fell into the waste paper basket.

"If she has no regard for her reputation, I have," he muttered savagely between his clenched teeth.

Staggering to the window, he flung it open. Air! Air! He must have air. With haggard, bloodshot eyes he stared out on the Avenue below. The usual afternoon crowds were out enjoying the warm sunshine of a perfect October afternoon. Fashionably dressed men and women sauntered along, laughing and chatting. Nursemaids sat sewing under trees, in charge of merry, romping children. Automobiles sped swiftly up and down the smooth roadway, dodging the slower vehicles and electric busses which were crowded with people on their way home. It was a picture of life agreeable and cheerful to look upon, and at any other time Mr. Rodman would have watched it with interest. But to-night he saw nothing but those

words in the letter: *"Do you see any release in sight? . . . When the end comes—when at last you are free—if I thought he were going to die, my hopes would revive——"*

So this was what had been going on behind his back! And he, poor fool, was the last to know it. Everyone else knew, of course. No doubt it was common gossip everywhere. His children, his servants only laughed at him, saying it served him right. Oh, God! What a punishment! He had really loved this woman—she was the only living being he did love, the only living thing that still gave him an interest in life, and now she had deserted him—she, also, was longing and waiting for his death.

It was too horrible. How dare they plot and make plans over his dead body? He'd expose them to the whole world! He'd drive her from his house! He'd never see her again. How close the room was! It seemed to be getting darker! Was it so late? He felt as if he were stifling. Air! Air! He must have air! He clutched at his collar and tore it off. It seemed to be choking him. There was a tight feeling all round his temples.

Suddenly he felt a rush of blood to the head and he remembered no more.

A moment later Hendricks, who had heard the fall, rushed in to find his master lying prostrate on the floor.

"A stroke of apoplexy," said Dr. Rossiter, who was hastily summoned, to Emily, who stood fearfully in the background. "Just what I feared. He's been working too hard. Nature at last gave way."

Two hours later this cablegram from London was received by Mrs. Rodman:

"Stock Exchange on verge of panic. They say Mr. Rodman is dead. Is news true? What of your promise?"

Ten minutes later this answer was flashed back under the ocean:

"He is not dead, but it is only a question of hours. Yes—will keep my promise."

CHAPTER VI

WALL STREET was in delirium. The world-famous little thoroughfare which runs from hoary old Trinity to the murky East River was packed with a vociferating, gesticulating mob. In front of the Stock Exchange a huge crowd had gathered, feverishly reading the bulletins as they were posted, watching the frenzied brokers as they fought their way in and out. The greatest figure in the world of finance was dying—was already dead for all the awed spectators knew—and the bears, quick to profit by the unrivaled opportunity, were making a spectacular raid on prices.

"Rodman is dead!" screamed the hoarse voice of an irresponsible news vender. No one knew the source of the news, but the cry was taken up by hundreds of others. Rodman is dead! Gradually, the rumor penetrated the Exchange itself and spread all over the floor. Then pandemonium

broke loose. Stocks were thrown over at any price. The stampede became a panic. The roar was so great that the brokers could not hear themselves speak. Hair disheveled, collarless, with wild gesticulations, they tore the coats off each others' backs in their frenzy to get rid of Rodman stocks at any figure. Prices fell, fell, fell.

Suddenly there was a lull in the storm. "Rodman not dead!" screamed someone. Prices hesitated and began to improve. A roar went up from the dense crowd outside the building. A bulletin just posted announced that Mr. Rodman had come out of the syncope and that the crisis was safely past. Some spectators cheered, others groaned. Inside the Exchange the excitement continued but the tide had turned. Prices were rising, rising. Hartridge and Bulstrode were pushing their advantage to the limit. The bears, frightened, started to cover and were soon in full retreat. The Rodman interests had saved the day.

Uptown, outside the Rodman residence on Fifth Avenue, a similar crowd had assembled. Passers-by, nursemaids, messenger boys, policemen, truck drivers—all stood staring at the millionaire's win-

dows, full of morbid eagerness to be present at the passing of this colossus of finance. Presently, a bulletin was posted at the gates. The crowd rushed to read. Mr. Rodman had passed the crisis. The bystanders read it in cold silence and one by one dispersed, until only the "death watch" was left, a small army of reporters who strove vainly to gain admission to the house through the tightly locked gates.

In the library on the second floor the family had gathered, waiting to hear what the doctors had to say when they emerged from the sick room. Emily, pale and haggard looking, was standing near the mantel gazing into the fire. The day was chilly and she felt horribly nervous and unstrung. Jimmie, his face flushed with excitement, stood over his father's private ticker, watching the stock quotations. Keith, his hands in his pockets, sulky at his enforced confinement, was loafing against the bookcase. No one spoke. All one heard was the crackling of the burning wood on the grate, and the click-click of the ticker. All at once Jimmie gave a joyous whoop.

"There she goes! They've got 'em on the run—they've got 'em on the run!"

Emily, startled, looked up.

"What, Jimmie—what is it?"

The young man grinned as he pointed to the tape.

"They've just heard on the floor that father's past the crisis. The bears are scared. They're on the run. Prices are turning. They're going up—a point at a time. That's right, Hartridge, Bulstrode. Give it to 'em. Buy—buy!"

His father's sudden seizure and serious illness had not been an unmixed sorrow to his eldest son. For some time Jimmie had looked forward to the day when he could take the reins into his own hands. More daring, even more unscrupulous than his father, he had often chafed under the banker's more conservative methods which did not admit of endorsement of his wild schemes, and he silently promised himself that, once he got control, things in Rodman & Company would be radically changed. Mr. Hartridge and also Mr. Bulstrode were well aware of this ambition in the son and secretly encouraged it as they imagined that with

the younger man in control of the Rodman millions their own interests would be better served. So Jimmie had waited, patiently, doggedly for the day when by his father's death or disability he would succeed to the business. He did not purpose waiting any great length of time. If his father lived he planned getting him to resign from active participation in the business or at least give him power-of-attorney to act, which of course, would give him virtual control. This sudden sickness was his opportunity. Certainly his father was no longer in condition to stand the strain. He must give him power-of-attorney so all the cares of business could be taken off his hands, and mentally Jimmie already congratulated himself on the power this control would immediately put into his hands. The necessary papers were already drawn up. At the first opportunity he must get his father to sign them. Meantime, he would say nothing, not even to Keith or the rest of the family.

Eagerly he watched the ticker. The tape was telling the story. The bulls were again in full control.

"We've beaten 'em! We've beaten 'em!" he exclaimed excitedly.

As he spoke the library door opened and Agatha came in. Modishly dressed as usual, there was nothing in the young woman's demeanor to denote that in the next room her father lay in the shadow of death.

"Any news?" she asked coldly.

Jimmie, looking up from the ticker, jerked his thumb in the direction of his father's bedroom.

"The doctors are still in there."

Agatha gave her shoulders an impatient shrug and threw herself on the sofa. Peevishly she exclaimed:

"The suspense is awful, isn't it? Jimmie, won't you go downstairs and see some of these people? The place is simply crowded with newspaper reporters and father's business friends—and the telephone calls, asking if he is dead yet—and—oh, it's horrible——"

Emily looked up from the fireplace. Shaking her head, she said quietly:

"He is not going to die——"

The others stared at her in blank astonishment

as if resenting her having any right to express an opinion in the matter. Finally, Jimmie, with a shrug of his shoulders, said:

"Of course—he may be good for another twenty years; and then again, any man who has done as much brain work as he has is subject to a seizure. The report of his death came from the bears in Wall Street. You saw how they made it an excuse to hammer down father's values——"

Emily nodded. Sadly, she went on:

"He would never take my advice—he would never rest—his brain would go on working—working—working day and night—at his office all day—business luncheons—directors' dinners—long evening discussions—midnight meetings till almost daylight—and up again at seven o'clock the next morning—no one could stand it."

Keith snickered.

"He'll pull through—you'll see."

"Yes," retorted Jimmie sarcastically, "he's not like you—he never drank a drop in his life."

Keith grinned as he replied, quick as a flash.

"If he had—he couldn't have done so much men-

tal work, and he would have been spared this stroke."

"Naturally, you'd approve any theory that suggested the beneficial influence of drink——"

"It never hurt me—did me a great deal of good—at times—who'll take charge of his affairs?" laughed the younger man.

Jimmie drew himself up. With importance he said:

"I shall, of course—who else—why ask such an unnecessary question?"

Keith hesitated.

"I thought perhaps——"

Jimmie looked closely at him.

"You thought perhaps what?"

"Nothing," growled Keith sulkily.

At that moment Hendricks passed through the library, going in the direction of Mr. Rodman's bedroom. Jimmie looked up.

"Where are you going?" he demanded.

"His bell rang, sir."

"Oh. Are there many people downstairs now?"

"Only a very few, sir—mostly reporters waiting for news."

"Vultures waiting for the body," muttered Jimmie grimly.

As he spoke, the door of the bedroom opened and Dr. Rossiter came out, followed by Dr. Lemoyne, a colleague whom the regular medical attendant had called in consultation. Immediately the eyes of all present were turned in the direction of the physicians, trying to read on their impassive faces what the situation was in the sickroom. Emily left the fireplace and advanced quickly toward them. Anxiously she asked:

"How is he?"

Dr. Rossiter threw out his huge chest and tried to look his wisest.

"Much better, eh, Dr. Lemoyne?" turning to his colleague for corroboration.

Dr. Lemoyne bowed ceremoniously.

"Decidedly better. Quite easy, I should say, Dr. Rossiter."

"Ah!" exclaimed Jimmie, drawing a long breath.

"All he needs is rest," went on Dr. Rossiter pompously. Again turning to his fellow practitioner, he demanded: "That's your view, Dr. Lemoyne?"

Again Dr. Lemoyne made a punctilious bow.

"Yes, a very long rest, Dr. Rossiter."

"Good!" ejaculated Jimmie.

"Which he has flatly refused to take," said Dr. Rossiter, completing his sentence.

"Won't listen to us," added Dr. Lemoyne with a bland smile.

Agatha turned to her stepmother.

"You must use your influence, Emily. You can do more with him than we can."

Jimmie leisurely lit a cigar. Between the puffs he said loftily:

"I shall take him in hand myself. I shall not allow him in the office. I shall——"

Keith guffawed loudly.

"You won't allow him! You've got a pretty big contract on your hands, Jim."

A rather pained expression hovered over Dr. Rossiter's face. Awkwardly he said:

"He insists that he is all right, and tells us point-blank that we are a pair of old fogies."

"Old fogies," echoed Dr. Lemoyne indignantly.

"There's many a true word spoken——" laughed Keith.

"Keith!" exclaimed Jimmie, giving his brother a look of reproval.

"Isn't it a good sign that he is irritable?" broke in Agatha.

Dr. Rossiter turned to the magnate's daughter and with that condescension of manner which medical men like to affect when talking to persons outside their own clique he said:

"It may be a good sign, Mrs. Vansittart, but it's not—well—of course, we didn't take him literally—a most extraordinary patient is Mr. Rodman—er——" Addressing the financier's wife he went on with the same studied exaggeration of manner: "Mrs. Rodman, I think perfect frankness is the best course to pursue with you, and, although I hesitate perhaps to—to—give you unnecessary anxiety—I think it is for the best that you should know——"

"Be perfectly frank, please," said Emily hastily.

"We are fully prepared for any contingency," broke in Jimmie.

"Well then," said Dr. Rossiter pompously, "under the very best possible conditions, he cannot live over a year, and if he goes on as he has been going,

another stroke may carry him off at any moment, at any moment——"

As he spoke he looked at Dr. Lemoyne as if for corroboration. Dr. Lemoyne nodded his head in grave acquiescence.

Emily listened aghast. Paling perceptibly, her voice trembling, she faltered:

"A year—a few short days——"

"You see," went on Dr. Rossiter, "Mr. Rodman is not an ordinary patient. He will not submit to treatment. We ordered him to remain in bed, his answer was to ring the bell for his valet to come and dress him. And when Dr. Lemoyne told him under no circumstances to go down to his office he replied he would have his office brought up to him. Finally he said that he could go—go to—I forget his exact words, but he implied that if our advice interfered with his plans, it would be unheeded. He insists on getting up."

Jimmie, who had listened intently, frowned in disapproval. With an air of self-importance he said:

"I must be very firm with him."

"Yes, do," laughed Keith mockingly. As he

looked up he caught sight of someone emerging from the bedroom. "Hello," he cried, "here comes the guv'nor now!"

Slowly, weakly, the financier tottered forward, supported on one side by Hendricks. Emily hurried forward to give him her arm. Dr. Rossiter hastened to draw out an easy chair. Keith, Jimmie and Agatha ran toward him. All looked at him with the closest interest and attention.

His face was very pale and his eyes, deep sunk in his head, seemed larger and more piercing than usual. That he was very weak could be seen by the constant trembling of his arms and legs and by the cold perspiration which Emily kept wiping from his brow. But he had flashes of strength. The tremendous will power that had been the secret of the banker's success all his life stood him in good stead now. Sick though he be, he was still the commanding, dominating force in this household and all those about him felt it. Hendricks, afraid he might fall, took tighter hold of his arm to guide him to the chair, but roughly, almost resentfully, the financier snatched his arm away.

"Don't mollycoddle me, don't handle me as if

I was a baby in arms. Damn it, Hendricks, I don't need your support. Get away!"

He gave the butler a push but Hendricks paid no heed. Proceeding as if the patient had not spoken, he again approached him and putting his arm around his waist, gently assisted his master into the chair.

Mr. Rodman glared round at everybody until finally his eye rested on Dr. Rossiter. A grim smile spread over his wan features as he exclaimed mockingly:

"Did you hear that, Rossiter? Don't need any support, don't need any medicine, don't need you."

Turning to his wife he said more amiably:

"Thank you."

He sank into the chair, quite exhausted by the short journey from the bedroom, and in spite of his determination not to give way, it was evident that the effort had taxed his strength. His haggard eyes fixed on his wife's face, he pointed to the seat opposite and motioned to her to take it as if he wanted to speak to her.

"Sit down there, Emily, so——"

As she sat down docilely, he turned round and

faced the others. With forced jocularity he exclaimed:

"Well, what's the news, James? What are you crying about, Agatha? And there's Keith, looking as glum as if he'd missed his morning cocktail—what's the matter with you all?"

Jimmie came forward. Clearing his throat, and putting his hands in his pockets, a favorite pose of his when he wanted to appear at his ease, he said smilingly:

"Everything is all right, father—you're not to bother about anything. You are to leave everything to me."

The banker looked at him dubiously.

"Leave everything to you? That ought to inspire me with confidence, James. But somehow or other, it doesn't. No, James, it doesn't."

"You are looking so much better, father," ventured Agatha, her mind still preoccupied with her husband's unpaid notes.

The financier looked at her and nodded. Grimly he said:

"Yes—I'll be all right—if they'll only let me alone."

Dr. Rossiter took the hint. Advancing toward the sick man, he said:

"Well. I shall say good afternoon. Now don't forget, Mr. Rodman, that you are——"

A look of utter weariness came over the banker's face.

"Don't go through it again, Rossiter. I won't forget. I may not do it, but I won't forget."

Jimmie gave the doctor a nudge.

"I'll see that he doesn't forget. Leave him to me."

"Yes, leave it to James," chuckled Mr. Rodman, whose sharp ears had overheard.

"Good, good," laughed Dr. Rossiter.

"Good afternoon," bowed Dr. Lemoyne. "So glad to have—er—um—ah——"

With a final bow, meant to be addressed to everyone present, the physicians took a ceremonious leave.

"A fine pair of chief mourners. Where did you pick up that other chap, James?" muttered the banker as they disappeared.

"Dr. Lemoyne? Why, he's the best known nerve specialist in New York."

"I don't like either of 'em," growled his father. "Now about Bulstrode."

Jimmie tried to look businesslike.

"Everything of importance at the office has been attended to—everything."

"Oh, has it?" chuckled Rodman. Turning to the butler, he said: "Get me a cigar, Hendricks."

The servant hesitated.

"But the doctors said, sir——"

"Damn the doctors!" exclaimed the banker wrathfully. "Get me a cigar. I might as well die of tobacco as perish for want of it—get it."

Jimmie protested.

"Father, you really——"

"What is it, James?" inquired the banker, mildly pretending he did not understand. Then, again addressing Hendricks in the same wrathful tone, he exclaimed: "If that cigar isn't here in two minutes, Hendricks, I'll reduce you to the rank of under-butler."

Giving it up as a bad job, the servant went to the drawer of the desk and got the box of cigars, cutter and matches, and while he was thus engaged the banker turned again to his son.

"Well, James, don't stand there tapping your feet and cracking your knuckles, what is it?"

"What provision am I to make for the United Traction?"

"None," replied his father sharply, "I'll be there myself to-morrow morning."

Jimmie frowned. That kind of an answer did not suit him at all. If they were going to make the big profit they expected to, something must be done in the United Traction deal at once. Certainly his father was in no fit condition to attend to the details.

"But father——" he objected.

"You heard what I said," snapped the banker.

Keith, tired of standing in the background, now came forward with offers of assistance.

"Can I do anything, father?"

"Yes," answered Mr. Rodman sarcastically. "Yes, you can go to the club and play billiards. Come, come, come, everybody. I'm all right, the doctors don't know anything. It's all guesswork. A year—ha!—I'll show them." Turning to his daughter whom he noticed fidgeting nervously behind him, he said peevishly:

"Now run away and don't worry, Agatha. Tell Vansittart I'll answer his letter to-morrow."

"Thank you, father," exclaimed the young woman, all smiles.

The banker shook his head. Reprovingly he said:

"An extravagant young man, your husband, Agatha. You're an extravagant pair. You spend more money than I do. How on earth do you get rid of it?"

"Never mind now, Papa, we'll discuss it later."

"It won't take very long to discuss. A million in a year and a half is a trifle heavy—even for you."

"All right, Papa. We'll postpone the matter till you're feeling quite yourself again."

"All right—all right——" said her father nodding feebly.

As Agatha went toward the door she whispered to her elder brother:

"I want to see you, Jimmie."

She went out and Keith looked longingly after her as if he, too, were wishing to escape. Mr. Rodman caught the look, for instantly he asked:

"What are you waiting for, Keith?"

"Nothing," stammered the youth. "I—just—waiting around to—I'm jolly glad you've bucked up so——"

The banker waved his hand toward the door.

"Yes. Well, run along, my boy. I know you've lots to do. I'll see you this evening, James." Turning to the butler he said: "You can go, Hendricks, I don't need you any more."

"Very good, sir."

The butler was leaving the room when Keith called him.

"Say, Hendricks, make me a gin fizz like a good fellow. All this excitement has made me awfully dry."

"Yes, sir. Will you take it in the dining room, sir, or shall I bring it here?"

"Oh, in the dining room. Go on. I'm coming."

Emily rose from her chair and went over to the window to look out. The banker watched his wife's every movement and he was still gazing in her direction when Jimmie, anxious to come to some definite understanding about United Traction, began again.

"I thought perhaps——"

"To-night, James, to-night!" interrupted his father testily.

At that moment Emily left the window and went toward the door as if about to leave the room. Rodman held out a hand.

"Don't go, Emily. I want to have a little chat with you." She came over and sat near him. A smile passed over his pale face and he asked gently: "You've nothing to do, have you?"

"No, no."

Jimmie, utterly disgusted, gave his shoulders an impatient shrug.

"Very well, I'll postpone everything till to-night."

"That's right, that's right," chuckled the banker. "Don't worry about me, James."

"I'll try not to——" snapped the young man viciously.

He went out, slamming the door behind him, and husband and wife were left alone.

CHAPTER VII

FOR a few moments after Jimmie left the room nothing was said. The banker sat motionless, his head thrown back on the pillows, his thin white hands grasping nervously the arms of the chair. His eyes were half closed and beads of perspiration, a common sign of extreme weakness, stood out on his forehead. Emily rose and wiped his brow.

"How do you feel, James?" she asked in a low tone. "You'd better not talk. You are not well enough."

He motioned her back to her seat.

"I'm all right," he said faintly. "It's just a passing weakness. Sit down—I have much to say to you."

What he had to say might, he thought, be as well said now as ever. On his sick bed he had thought it all out, exactly what he was going to say and do. There would be no heroics, no re-

proaches. He had been frantic at the first discovery. He could have killed her and him. But now he was calmer. He saw things in a different, more sensible light. How could he set himself up as a judge of human motives? Was his own record so clean? He had much to undo before he could lift up his head before his fellow men. These were the things he had determined to speak to her about.

Again they sat in silence, gazing at one another. Finally, looking more closely at her, he said:

"Emily, you look sad—you're worrying."

She looked away, as if anxious to avoid his scrutiny. Evasively she replied:

"I'm not sleeping very well."

"You're unhappy."

"No, James, not unhappy."

He shook his head as if convinced of the contrary.

"Yes, you are completely and thoroughly unhappy."

Startled, she looked at him in surprise. How could he have guessed? She had not complained.

"Why do you say that?" she asked.

He was silent for a moment, as if not sure of

what he wished to say. Then, all at once, by an effort of his iron will, out came the words that for the past few days had burned into his soul.

"You've married a man who with all his money and success has been unable to make you happy. Oh, I realize it. I've realized it for some time."

Taken by surprise, she was at first speechless. What did he mean? What did he know? To hide her confusion and gain time, she stammered:

"James, why talk of these things now? It may upset you, make you worse."

He shook his head.

"I can't be much worse according to those doctors. And what they say is partly true. I'm a mere shell, my veins are brittle, I overworked the machinery. I may go at any moment. I may drag on for a few years, but that's no reason why I should drag you along the weary road with me. No, I mustn't drag you along too."

She stared at him in utter bewilderment.

"James, what do you mean?"

"Oh, I blame myself," he went on, "fully—completely. It's no fault of yours that you married me for the money end of it. Your friends and

relatives urged you on—your mother pushed you toward me while I held up glittering baubles to attract you. My precious family haven't done much to help matters, have they? They resented my having married again. Oh, yes, they do—not to my face, mind you, but they take it out of you. I'm not blind to what is going on. Without exception they're a pretty selfish lot, but they are what I made them——"

"They're very kind to me," she interrupted.

"Kind?" he echoed incredulously. "You think so?"

"And you're satisfied and happy and contented and glad that things are as they are?"

He looked at her narrowly, as if trying to read her inmost mind.

"Yes—quite," she replied with an effort and in a tone that did not sound very convincing.

He shook his head.

"I wish to God you were telling the truth, Emily, but you're not, you're not."

There was no anger in his voice or face, only a tone and look of sadness.

She persisted.

"James, you must believe me when I tell you I am happy."

He held up his hand in protest.

"Don't make it worse, Emily. I know. I have the proof." Suddenly thrusting his hand in the pocket of his dressing gown, he drew out a cablegram. "Here's a copy of the cablegram you sent to the man you broke off your engagement with to marry me: *Ronald Hartridge, Royal Automobile Club, London:—He is not dead, but it is only a question of hours. Yes, will keep my promise.*"

Emily started to her feet. The color went out of her face. Her heart seemed to have stopped beating.

"Oh, James—I—where did you get that—Oh!"

Unable to say anything in explanation, utterly overwhelmed, she covered up her face and gave a low moan.

He extended a sympathetic hand.

"Now, don't say anything, my dear. I'm not reproaching you—the report of my death was cabled to the London newspapers and I suppose he wired you for the ratification of some promise you had made him. He might have had the decency to wait

till after my funeral. However, the denial of the truth of the report must have given him a nasty twist."

She held out her arms imploringly. Oh, if only she could make him understand! When she got home from the drive that afternoon and found him to all appearances dead on the library floor, she completely lost her wits. The excitement was terrible. She did not know where to turn. Then suddenly she remembered Ronald.

"James, I swear, I—when I sent that cable I hardly knew what I was doing—I didn't realize what it meant. It was all so sudden—so—so—I was stunned. I felt I hadn't a friend in the world but—but Mr. Hartridge."

"Why did you send it by Agatha's maid? You might have known she would show it to her mistress."

"I don't know. I—oh, James, forgive me, won't you, please? I shouldn't have done it—it was wicked, wicked."

He smiled a bitter smile that hurt her more than if he had struck her. Cynically, he said:

"It was indiscreet, but it was a trifle, a little pre-

mature. How, in the face of this, can you say you are happy and contented, and——"

She raised her head. She had listened long enough. Why should she not defend herself and let him know the facts as they were? It was more just to herself, more just to him.

"I'm not happy," she interrupted. "I'm not contented. There, that's the truth, you've dragged it out of me. I'm a miserably unhappy woman, paying the penalty for a terrible mistake. I hoped to make you a good wife, James. I hoped that I should find in you a sympathetic companion, that in time I should learn to love those qualities I have always admired in you, but I saw so little of you. You had no time for me. It was always your work—your work—the work of money making. Yes, I'm a disappointed, unhappy woman."

He shook his head sadly.

"I know it, I know it. It's my fault from start to finish. I'm older, much older, than you, and I shouldn't have married you—it's a crime, Emily—it's worse, it's a failure. It's the first failure I've ever made, but it's the biggest. It's a crushing, disastrous defeat, and it dwarfs all my success. It emp-

ties my future of hope. Even if I live for fifty years the outlook is a lonely one. I can go on making more money—piling it up by the million. But what for—what for? Ah, it's a rotten game at the best. Now, I tell you what I'm going to do—I'm going to give you a divorce."

"A divorce?" she echoed.

"Yes."

"No, no, James. I won't consent."

"Yes, you will, there's no reason why you should drag on and pretend to smile while you are suffering."

"But the disgrace——"

He shrugged his shoulders.

"There'll be no disgrace, there'll be a little talk, perhaps, but no scandal. Isn't that better than going around as my wife while you have another man in your mind, just waiting for the end to come? No, that's the hardest kind of sacrifice and I won't let you make it."

"I'll try to be a better wife, James, you'll see. I'll prove to you that I'm not as bad as you think I am. I've done wrong, but only in thought. Give me

a chance to redeem myself in your eyes, will you? Give me a chance."

"My dear, you've done your best, and like me, you've failed. But are you sure of young Hartridge?"

"What do you mean?"

"Does he love you for yourself? Is it you, or your money? You'll be a mighty rich woman when—when—I go. Why did he allow you to come to me in the first place?"

"We were very poor—he couldn't afford—— His father wouldn't allow him."

"Oh, I see. Can he afford to marry now? I mean, if you had nothing could he support you?"

"He is dependent on his father."

Rodman smiled cynically.

"So he's waiting for things to happen! Well, he can afford to wait. Rodman's millions are worth waiting for. Rodman's widow is a pretty good prize to draw in the matrimonial lottery. God, I wish we were paupers! Sometimes I feel like scuttling the ship and sinking the whole damned golden cargo." Looking at the cable he read aloud:

" 'Will keep my promise.' Hum—he got a promise out of you?"

She held out her arms imploringly.

"James, please, can't you forgive me? Tear it up—forget!"

He shook his head.

"I'm not reproaching you, my dear child. I'm a great, big, glorious success, but I'm counting the cost of my victories. Just look down the line—there's you, with your pretty tear-stained face just waiting and hoping for the end to come——"

Again she held out her arms imploringly.

"No—no—for God's sake—no—don't say that."

But the banker, impassive, eyes averted, continued:

"There's my son, James, Jr., a cold-blooded, self-centered, prematurely old young man who has the money mania—he'll inherit a kingdom and he thinks of nothing but extending it. There's Keith, a pleasure-loving, empty-headed boy, unfit to be a husband or a father, who doesn't realize that he is drinking himself into an early grave. There's Agatha, hard as nails, an extravagant, bridge-loving society puppet, married to an aristocratic, gam-

bling spendthrift. By God, I ought to be proud of my work—eh?"

He was silent for a moment, his face set and grave, as if buried deep in thought. Then, all at once, he looked up and asked: "What did you promise him, Emily? No, I won't ask you. If that man really cared for you he'd never have allowed me to get you away from him. And he was satisfied to wait for a dead man's wife—that's a bad sign. We're tarred with the same brush, Emily—solid gold, both of us. Are we loved for ourselves or for our money, will always be the question we shall ask ourselves." He stopped abruptly and then with a loud, mocking laugh went on: "God, and now I'm on the home stretch, the home stretch, with the end of all things in sight." Again he stopped short and shaking his head said solemnly: "A rich man can't get into the kingdom of heaven, Emily, so there's nothing much to look forward to, is there? If I could do some big thing before I go—some—— I don't want to die a rich man, they'll only squander it on——"

Emily rose and went forward as if to soothe him.

"Don't talk of these things now, James. You must take a little rest—you must. I'll ring for Hendricks."

Her finger was already on the electric button when he made her a sign to desist. Shaking his head, he said:

"No, I don't want Hendricks. I'll take your advice. I want to be alone. I've got an idea and I must think it out——"

Slowly, painfully, he raised himself from the chair, and staggered to his feet. As he did so, the cablegram fell unobserved to the floor.

"Let me help you," said Emily.

"Thank you, my dear—thank you. I can manage."

He made a motion as if about to kiss her, but suddenly drew back as if on consideration he thought he had better not. But he took her hand and pressed it, and as he did so she leaned forward of her own accord and kissed him on the cheek. He smiled and seemed pleased. Gently he said:

"You've done your best—it's been hard work, but you've kept your marriage vows, and that's

more than most women have done in your position."

Then he turned away and went back slowly to his bedroom.

CHAPTER VIII

FOR a few moments after her husband had left the room Emily stood motionless. Then, dejectedly, she returned to her place near the mantel and sat looking into the dying embers of the fire.

What did this offer of a divorce mean? How could she accept it? Did she even wish to take advantage of it? Her brain was all awhirl. She did not seem able to think clearly. There was something about the way James had spoken to-night that put things in quite a different light. He seemed an entirely different man—more kind, more human. Oh, if he had only been like this from the first, how happy her life might have been! Was it too late now? Evidently, he had suffered. He was unhappy with his children. He had only her, and she had almost been ready to betray him. Oh, how he must despise her, and yet how kindly he had spoken! She felt somehow that she loved him

to-night more than any time since she married him. Even the memory of Ronald Hartridge seemed more distant, less vivid, less necessary to her happiness. Why could she not still be happy and content with the man whom at the altar she had promised to honor and obey? If he suffered, why should she not share his suffering? He had hinted vaguely to-night at some important work he still had to do, some great undertaking necessary for the salvation of his soul. Why should she not remain faithfully at his side and give him all the comfort and aid possible?

She remained deeply engrossed in thought until the sound of footsteps suddenly made her look up. Jimmie had just entered the room followed by Mr. Hartridge, Sr., and Mr. Bulstrode. The two promoters, loud-voiced and aggressive as usual, seemed to strike a jarring note in this house of sickness. Emily had the greatest aversion to them both, but for her husband's sake she always managed to greet them civilly. Hartridge, Sr., came forward and shook hands, after which his partner extended his ham-like paw.

"How do, Mrs. Rodman?" said Bulstrode, a leer

on his shrewd, money-shark face. "How's our poor old friend?"

"He is just going to take a rest," replied Emily with quiet dignity.

"We must see him, if only for a moment," interrupted Jimmie quickly.

Emily shook her head.

"I'm afraid it's impossible. He has overtaxed his strength. Leave it till later, please."

Mr. Bulstrode frowned. He was there for business, not sentiment. Roughly he exclaimed:

"Impossible, Mrs. Rodman. Our option on this little railroad spur gives our system entire control —he must sign to-day before it expires. If he is alive, it must be done."

Emily drew herself up. Quietly but firmly she said:

"No. I cannot allow him to be disturbed."

Hartridge, Sr., smiled cynically. He had never had much of an opinion about women's business ability. This, he thought to himself, was an instance of it. Fancy asking men to wait when millions were at stake. With a grin he said:

"I'm afraid you ladies don't understand the importance of business."

"Perhaps not, but——"

"Let me explain," he went on. "This little railroad is on the verge of bankruptcy. We can buy it for a mere song and sell it to our stockholders at a profit of three or four millions——"

Mr. Bulstrode shrugged his huge shoulders.

"These details don't interest Mrs. Rodman," he said.

"Can't you leave the matter for a few hours?" demanded Emily.

"I'll go and see if father——" said Jimmie.

He made a move in the direction of the sick room, but Emily quickly intercepted him.

"No, Jimmie, I will not allow him to be disturbed."

The young man gave an exclamation of annoyance.

"He will only have to sign one or two papers," he protested.

"Please," she said coaxingly, "for my sake."

"For your sake?" echoed the young man with a covert sneer.

"He has overtaxed himself, as it is," she went on.

Jimmie held out a document.

"I'll get him to sign this power-of-attorney. I'll be down town before the banks close with all the signatures."

"For God's sake don't let it slip through our fingers," exclaimed Bulstrode. "Get the power-of-attorney and then we can put through the other deals without troubling him at all. We're on the top wave, Mrs. Rodman, and we're going to swamp our competitors."

Emily looked from one to the other. They were all tarred with the same brush, these associates of her husband. No wonder he was tired of them. She nodded understandingly:

"Swamp your competitors. I see. That's business, isn't it?"

Not heeding the sarcasm, Mr. Bulstrode went toward the door.

"Rather!" he chuckled. "Good afternoon, Mrs. Rodman. Are you coming, Hartridge?"

"Yes," said his partner. "Good-by, Mrs. Rodman. Make sure of it, James."

The young man nodded.

"Yes. You can rely on me."

The two financiers disappeared and Emily began to arrange the cushions on the sofa, trying to get the room in some kind of order. Jimmie watched her for a few moments, without saying anything. She thought she could run things to suit herself, did she? Well, he'd see about that. Putting down the paper he made pretense of reading, he broke out sarcastically:

"Your solicitude for my father's health is very touching."

Emily turned on him. She felt he was spoiling for a fight. If he wanted one, he could have it. She would not put up with any of their bullying.

"You think that I don't care," she cried angrily, "that I'm pretending. That's the attitude you all maintain toward me."

Thrusting his hands in his pockets, the young man began to pace the room. With a shrug of his shoulders, he said:

"The anxious solicitude of a young wife for her aged husband is always a touching spectacle to his grown-up children." Suddenly changing the sub-

ject, he said: "By the way, Ronald Hartridge sailed for New York this morning."

If he thought he had sprung a trap he was mistaken. The young wife looked straight at him, and in the calmest tone possible demanded:

"Why do you suppose that Mr. Hartridge's movements have any interest for me?"

"I thought you would be interested to know, that's all," he replied doggedly.

She looked steadily at him for a moment, as if in defiance, as if daring him to tell all he knew. The next moment her mood changed. Dropping her mask of indifference, she turned despairingly to him. In a low, pleading voice she exclaimed:

"Don't you think my position is hard enough to bear without having innuendos and suspicions constantly thrown at me by you and your sister? Why have you all turned against me? You used to be friendly, Jimmie."

He nodded.

"Perhaps. It is not your taking our mother's position here—that is difficult to bear, but you have turned him against us."

"No, no," she protested. "In what way, how could I turn him against you, even if I wanted to?"

"I don't know. All I do know is that his manner toward us has changed."

"He is not himself. He has been ill for over a year. He has changed toward me—toward everyone. Why should I put him against you?" Stopping abruptly, she stared at him for a moment, and then, as if a suspicion had struck her, she demanded: "Why should you tell me that Mr. Hartridge is on his way to America?"

"It's very simple," he replied coldly. "You were engaged to be married to him. You threw him over for my father. It is only natural that you should be interested in his movements, and he in yours."

Her face flushed as, with affected indifference, she said quickly:

"I am not interested in his movements."

Her nervousness belied her words. The news had startled her. Ronald coming to America—coming back. What did that mean? Surely he didn't think—— She felt the son's hostile eyes were fixed steadily on her and for a moment she stood irreso-

lute, uncertain what to say or do. Suddenly she exclaimed:

"Won't you believe me, when I tell you that never by one word or action, or suggestion, have I in any way tried to influence your father against you, or any of you? On the contrary, when he has criticized your actions or disapproved of them, I have defended you."

"My actions need no defense," said the son frigidly.

"Perhaps not," she went on. "But your father has not always approved of your methods, or Agatha's. I have always tried to bring him to see that her husband is not such a hopeless spendthrift. I have, indeed. Yet Agatha hasn't spoken a kind word to me in over a year. You hate me; even Keith is against me. I have tried in every possible way to conciliate you and the others. But I give it up, I give it up. I have made a mistake, I acknowledge it, but God knows I have paid a pretty good price for it."

Jimmie looked steadily at her for a moment. Would she prove an enemy or an ally in the carrying out of his plans? Suddenly drawing a paper

from his pocket and his manner becoming more conciliatory, he said nervously: "It is not my intention to add to the burden of your position—but the fact remains. Father's manner has changed. He seems to have lost confidence in me, in all of us." Looking down at the paper in his hand, he went on hesitatingly: "I am about to ask my father to sign a power of attorney giving me the entire control of his affairs until he recovers. He must have a long rest. If needs be he must retire from business altogether. You, of course, will not interpose any objection?"

Not stopping to think, for the moment unsuspicious of the plot on foot to deprive her husband of his authority, she replied quickly:

"Why should I object? On the contrary, I am only too glad if you will do something to relieve him from the pressure of work."

He eyed her shrewdly.

"Yes, but do you understand that this gives me entire and complete control over all his financial interests?"

She nodded.

"You are his son, you understand his affairs, who is better qualified?"

"If he asks you whether you think it advisable, what shall you say?"

She shook her head.

"He will not ask me. He never consults me on business matters."

"But if he does," he persisted, "will you point out to him the advisability of doing as I ask?"

"Yes."

The young man could not repress a chuckle of satisfaction. Beaming all over his face, he advanced to the table where she was standing and extending his hand exclaimed apologetically:

"I have done you an injustice, Emily, forgive me. I thought—never mind——"

Abruptly he stopped short, and, stooping, picked up the cablegram which his father had let fall on the floor. Emily darted forward to snatch it from him, but too late. Haughtily, she cried:

"That is addressed to me. Please give me that cable."

He paid no heed, but opening out the cablegram began to read. When he had finished, he turned

to his stepmother and gave her a significant look. In a low tone, he exclaimed:

"Oh, that's why he's coming over! I shall give this to my father."

"As you please," she replied indifferently.

She looked at him contemptuously, and without another word walked past him out of the room.

For a few moments after his stepmother's departure, the young man remained motionless, engrossed in deep thought. He had made an enemy of her, that was very evident, and yet her co-operation was very necessary to the success of his plans. Taking out the cablegram again, he read it carefully once more and replaced it in his pocket. Yes, this was his best weapon. No doubt Emily would try later to use her influence to frustrate his schemes. The thing to do was to kill her influence with his father and this cablegram would do it. What further proof would he want of his wife's infidelity and treachery? Once his faith was shaken in his wife, the way would be clear for the son. Now was the time to act energetically if he was ever to succeed in getting the power of attorney. Enfeebled by illness, discouraged by the dis-

covery of his wife's faithlessness, his father would be less likely to resist and he might be induced to sign the legal paper without any trouble. The question was should he press the matter now, or wait till to-morrow? His father had retired to his room, probably to take a nap. It would be unwise to disturb him and give the idea that he was unduly interested. Yes, he would wait until to-morrow.

CHAPTER IX

THE following day at eleven o'clock, Jimmie, carefully dressed, was again on hand with the legal document he considered so necessary to his happiness, and as he nervously paced the library floor waiting for his father to come out of the bedroom he turned over in his mind the hundred and one different schemes for making money on a bigger scale once the control was in his hands. With the co-operation of Hartridge and Bulstrode there was no limit to what they could do. His father had been altogether too conservative, too careful. He had made big money, yes, but he had not done nearly as much as he might have done. They could buy up railroads for almost nothing and sell them to the public at ten times the price, they could go into big banking schemes and rake in millions, they could practically control prices on the Stock Exchange. A thrill of excitement went through

the young man as he thought of what he could do once the power of attorney was signed.

He reread the cablegram from London. Decidedly it was too good a weapon not to use. Going to the door of his father's bedroom, he listened, as if hesitating whether to go in now and tackle him or wait till he came out. He was still deliberating with himself when suddenly the library door opened and Agatha appeared. Hastily, Jimmie thrust the cablegram in his pocket.

The banker's daughter was elegantly gowned in a new creation by Paquin, worn to-day for the first time. Her hat was a dream from Paris. She wore jewels worth a king's ransom. Mrs. Vansittart had no money to pay her debts, but she was determined to be one of the best dressed women in New York as long as her credit lasted. The look of anxiety on her face as she came in brightened up a little when she caught sight of her brother. Hastily she exclaimed:

"I am worried to death, James—want money again. Father has put me off, and put me off until I am as hard up as I can be."

He shrugged his shoulders.

"I am not surprised at it. The way Vansittart squanders money is a disgrace to——"

Agatha frowned. She did not like family scenes and reproaches. Flinging herself down on a sofa, she began outlining the pattern of the rug with her parasol. Peevishly she exclaimed:

"Oh, don't lecture, James. I want you to use your influence with father to turn over his Newport house to us. He doesn't use it. Emily hates it. Our little place isn't big enough for the entertaining we do. What a lot one has to do in these days to keep up with the others! These western gamblers set such a pace that it seems almost impossible to make any kind of a showing without spending a fortune every year. What with dividends going down and expenditures going up, it is a pretty hard struggle, I can tell you. Father evidently has a streak of economy. Emily's the last woman in the world, I should have thought, to encourage that sort of thing. Let her study economy for herself."

As she spoke the door opened and Hendricks entered, ushering in a professional looking man carrying a brief bag.

"Mr. Pollard, sir," said the butler introducing the visitor.

That the newcomer was not an ordinary caller, but had come on business, was evident by the unceremonious fashion in which Jimmie and his sister greeted him. In fact, they had known their father's personal attorney ever since they were able to remember anything. Agatha barely gave him a civil nod, but Jimmie eyed him suspiciously. Why was his father sending for his lawyer at this time?

"I am glad your father is well enough to see me," smiled Mr. Pollard.

"Did he send for you?" stammered Jimmie.

"Yes."

Jimmie flushed slightly. This was decidedly worth looking into. Hesitatingly he asked:

"Did he—any special reason mentioned?"

"Yes."

Seeing that the attorney declined to answer in anything but monosyllables, Jimmie gave his sister a significant glance to leave them together.

"I think perhaps I'd better wait until father has

seen Mr. Pollard. I'll wait downstairs. Don't forget, will you?"

"No."

Nodding haughtily to the lawyer, Agatha went out of the room. Directly she had disappeared, the young man turned to Mr. Pollard and assuming an air of importance said:

"Mr. Pollard, in view of the fact that I am about to assume—I may say—the entire charge of my father's affairs, it would be as well, perhaps, if you would discuss the matter with me. I really don't think he ought to see you to-day. Certainly he is in no fit state to discuss legal matters."

Mr. Pollard smiled slightly. He knew perfectly well why the son was so solicitous about his father and he had not the slightest intention of gratifying his curiosity. Civilly, he answered:

"His telephone message was very explicit. I may say, almost urgent. He wanted to see me on the subject of his will and—of course, you know best. Perhaps you had better see him first and find out whether he will see me or not. In any case it is a question he must decide for himself."

Jimmie looked searchingly at the lawyer. Quickly he demanded:

"Is father going to make any changes in his will?"

"I don't know, Mr. James."

"Important changes?"

"I don't know."

Jimmie shrugged his shoulders. Significantly he said:

"Lawyers very seldom know what they don't want others to know. It is rather curious—sudden, isn't it, this desire to change?"

"I don't know," repeated the lawyer guardedly.

"He never mentioned the matter to me," grumbled the son. "Oh, it really doesn't matter, after all. Father will tell me and that will relieve you from the necessity of violating the sacred confidence between lawyer and client."

The attorney smiled.

"I don't know that I should be violating any confidence. The matter is very simple. Your father sent for me to come over and bring certain papers with me. I have done so and that's

all, absolutely all. As to his intentions, I haven't the slightest knowledge."

As he spoke the door of the bedroom opened and Mr. Rodman appeared, fully dressed. He did not seem so feeble as the day previous. There was more color in his cheeks and his hands trembled less. In black cutaway coat and white waistcoat, clean shaven, well groomed, he appeared quite himself again. Advancing briskly, he said:

"Oh, here you are, Pollard. Did you bring it with you?"

"Yes," smiled Mr. Pollard, cordially shaking hands. "I am glad to see you are feeling better."

The financier smiled grimly.

"Oh, I'm not out of the running yet by a damned sight. They counted nine on me, Pollard, but I'm up and ready for business again."

Jimmie came forward. Taking from his pocket the legal paper he had prepared, he exclaimed reprovingly:

"This is a distinct breach of the doctors' orders! You are not well enough to consider any matters of importance. I am glad Mr. Pollard is here, because he will realize that I am advising you for the

best. I want you to sign this power-of-attorney and let me relieve you of all responsibility, all care and anxiety."

His father stared blankly at him as if not grasping the meaning of what he said:

"Power-of-attorney?" he echoed.

Taking the paper from his son, he glanced over it and then passed it to Mr. Pollard. "What is this?"

The lawyer turned the pages over rapidly. Quickly he answered:

"It's a power-of-attorney, giving James Rodman, Jr., full authority to act for you in all matters appertaining to business, banking, etc., deeds, properties, stocks, bonds—a complete power to act and transact business of whatever nature may arise."

The lines about Mr. Rodman's mouth tightened. They thought him dead already, did they? He would show them their mistake. With a gesture of his hand he said quietly:

"Give it back to him. No, James, I'm not giving up the helm yet, not yet."

Nervous, slightly flushed, Jimmie took the paper. Awkwardly he said:

"Mr. Pollard will tell you I am acting in your best interests, Father, you are not in a fit state to—to——"

The financier nodded. As if the matter were not of the slightest consequence he replied indulgently: "It's all right, my boy, it's all right. I know your intentions are for the best."

"Ask Dr. Rossiter or Dr. Lemoyne," spluttered Jimmie still hoping to succeed. "Agatha will tell you that I—I——"

Mr. Rodman turned on him sharply. Firmly he said:

"No, James, I simply won't sign it. Why should I? I won't sign it, that's all there is to it. I may not be able to attend so closely to the details of my business, but I—take it away. And while we are on the subject of business, I may as well tell you I don't like that United Traction deal—we stand to make too much money on it."

"Too much money?" echoed his son open-mouthed. Who ever heard of a man objecting to making all the money he could?

The banker nodded. Firmly he went on:

"That's it exactly—too much money. We buy property for $2,000,000 and issue bonds for $20,000,000—that's $18,000,000 profit to us—$18,000,000 of watered stock on which future investors will have to pay interest. It's too much, too much."

Jimmie stared at his father as if wondering if he had been suddenly bereft of his senses.

"But, father," he stammered, "it's the history of all the transactions you've been connected with since the beginning——"

Mr. Rodman smiled faintly. He expected this to be thrown up at him, even by his own children.

"I know—but I—there must be an end of all things, of profits, of history, even of life itself. My boy, I won't discuss the matter, I have told you what I have decided to do."

Astounded, horrified, Jimmie could scarcely believe his ears. What had happened to the old man? Where would this kind of thing lead them all to? Hardly knowing what to say he blurted out:

"But Bulstrode and Hartridge expect you to——"

"Let them expect," smiled the banker dryly.

At a loss how to handle this situation, so totally new and unexpected, Jimmie tried conciliatory tactics.

"Perhaps if you think it over, Father, when you're a little stronger——"

Mr. Rodman nodded. Grimly he said:

"All right, I'll think it over."

Thinking he had won a point, the son pushed home his advantage. Eagerly he said:

"The deal must be closed to-morrow at the very latest. We'll postpone it till to-morrow—eh?"

His father drew himself up and looking his son straight in the face, said sternly:

"You can postpone it forever. I'm not going to steal any more."

Jimmie started.

"Steal?" he echoed with stupefaction.

"That's what I said," went on Mr. Rodman sternly. "Steal, rob, cheat, pilfer, extort, graft—I'm sick of it all. I've had enough of it and—— James, I've changed my mind in regard to certain things, right or wrong, that's how I stand."

For a few moments his son was too much as-

tounded to say anything. Literally his breath was taken away. It was all so different to anything he had ever heard before that he did not know what his father meant. Of course, he could not be serious. No doubt, weakened by his illness, his mental powers were not as they were. He was hardly himself yet. Disconcertedly he put the power-of-attorney paper back in his pocket. He would have to wait a little. Suddenly an idea occurred to him—the cablegram. Now was just the time, when his father was not strong enough to attend to business matters, to play on his domestic emotions. Handing over the cablegram, he said quietly:

"I think it only proper that you should see this."

The banker took it, glanced over it a moment and then looked steadily at his son as if trying to guess his object in this act of treachery to his stepmother. His face perfectly impassive, he said frigidly:

"This is all right, Emily sent this with my knowledge. I know all about it. She made him some promise or other, you know she always pays her bets."

Jimmie, taken aback, looked at him blankly. So what he had thought a formidable weapon wasn't a weapon at all. Yet he would chance another shot. Watching his father closely, he said quickly:

"Mr. Hartridge is on his way here."

"On his way here—coming to New York? Well, what of it?"

"Nothing," grunted his son with discomfiture. "I merely thought you ought to know—that's all."

"I do know, your mother told me," replied his father with affected indifference. Indulgently he went on: "Now, don't bother me any more, that's a good lad. I want to see you, Pollard. Good-by, James. I'll see you to-night, but cut United Traction out. I'm through with that sort of thing forever. Sit down, Pollard. To-night, James."

Jimmie stood still in the center of the floor, looking first at his father, then at the lawyer. For a moment he looked as if he were about to say something. A vigorous protest seemed to be on his lips. But seeing the look of determination on his father's face and realizing the futility of his attempting to alter his mind, he turned on his heel

and, utterly disappointed and dejected, walked out of the room.

The banker looked after him, an amused smile playing about the corners of his mouth. Turning to the lawyer, he said good-humoredly:

"He's a good boy, Pollard, but he's infected with the desire to acquire—well, let's get to work, did you bring it?"

Mr. Pollard opened the bag and taking out a paper, handed it to the banker.

"Yes, sir, here it is—just according to your instructions."

Mr. Rodman looked it over carefully.

"This is my last will—the one I executed a year ago?"

"Yes, sir.

Slowly, deliberately, the banker tore up the document and threw the pieces into the grate.

"You are going to make another will?" demanded the attorney.

The banker shook his head.

"No, I am face to face with 'my finish,' Pollard —the end of things has come for me and—what's the use of it all? I'm not trying to buy my way

into Heaven—or bribe my way out of Hell. It isn't that, but the whole game of life as I see it now is an unfair one. The few have too much and the many have too little. It isn't fair—it isn't fair."

The lawyer stared at him in surprise.

"Well, what are you going to do? If you die, you will die intestate, and that means lawsuits and chaos with the millions you have to leave."

Mr. Rodman smiled, the smile of a man who has made up his mind and cannot be moved from the position he has taken. Quietly, but firmly, he said:

"Pollard, when I am through, there won't be any millions to leave, just enough to keep my children respectably. Oh, I've thought it all over, as I lay on that bed dying, as they thought—it all came to me in a heap—they said I was out of my mind, but I wasn't. I was just groping my way through the past, preparing the defense of my life, and I had no defense except that I did what others have done—that was my defense—the others did it. A damned weak defense, isn't it? I am going to give —I am going to give back the money I stole, not

to libraries and institutions. I don't want to hand my name down to posterity as a benefactor. I'm not a benefactor, I'm a damned scoundrel, Pollard. I'm going to hand back the money I made to the poor devils from whom I stole it——"

Taken by surprise, the attorney threw himself back in his chair. Utterly dumfounded, he exclaimed:

"Mr. Rodman—you're—you're—I don't understand——"

The financier looked steadily at him for a moment, then quietly he said:

"Pollard, my money has been a curse to me—a curse to the woman who married me for it. It's a curse to my son James, who thinks and dreams of nothing else. It's a curse to Agatha and her husband, who squander it on social orgies and empty frippery. It's a curse to Keith, who is never sober long enough—poor lad—to realize that he is drinking himself into an early grave. The money has cursed me, and I curse it back. I'm in a Hell of loneliness and misery, Pollard, more alone in this crowded city than the poorest pauper in it——"

The lawyer threw up his hands. These were the

words of a madman. With some heat he exclaimed:

"Mr. Rodman, you must listen to me. Your talk is madness. I refuse to act for you."

"Then I'll get someone else——" said the banker coolly.

"Listen to me," cried the attorney.

The financier shook his head. Firmly he said:

"I won't listen to you—I won't listen to anyone—I'm just going to do what I think I ought to do, what I feel I must do—and I'm going to start in to-morrow morning."

CHAPTER X

BROADWAY read the head-lines and laughed. "RODMAN GIVES AWAY MILLIONS. MONEY KING MAKES RESTITUTION." It was too fantastic and incredible. Of course no one believed the news. Everyone was sure it was a hoax. Yet all the circumstantial details were there to substantiate the story and uptown in the shopping centers as well as downtown in the financial districts, men and women stood in groups at street corners reading the *Extras* and excitedly discussing the sensational announcement. The facts were plainly stated. James Rodman, the world's greatest financier, had begun to give back to the people some of his enormous wealth, not as other multimillionaires have done by the liberal endowment of libraries or hospitals, but giving hundreds of thousands in actual cash to those he considered entitled to it. The first huge sum to be paid out

would be no less than *twenty-five millions of dollars,* distributed as follows: Ten millions to be refunded to the original shareholders of the Southern Atlantic Railroad; ten millions to be returned to the stockholders of the Rockpoint Copper Mine; five millions to the depositors of the recently wrecked Homeseekers Bank. Other large sums, running into many millions, would be paid out later when the proper arrangements had been made. In a newspaper interview Mr. Rodman made with force and dignity this remarkable statement:

For forty years, he said, he had been carried along on the crest of the tide of prosperity that had swept over the United States on the close of the Civil War. Like many other business men who watched their opportunities and knew how to profit by them, he had succeeded in making a large fortune, a huge fortune, more money than any one man could possibly spend or need. During the first years of this extraordinary success he had keenly enjoyed the sport, the excitement of making money. It was a game of skill and cunning that did not have its equal in the world, and as he had grown old in harness the trick of making millions still

clung to him. But as the years passed and he approached nearer the time when a man must make accounting to his own conscience and to his Maker of what he had done with his life, and how he had treated his fellow men, he found that his record was not clean. Much of the money he had made, if not all, was tainted money. It had been acquired by fraud, by practices that would not bear the light of day.

He and his associates had robbed the widow and the orphan, he had stifled honest competition, he had deliberately set out to ruin business enterprises that would not bend to his will and many men had been utterly ruined, some driven to suicide, by his maneuvers. He had increased the capitalization of the Southern Atlantic from $70,000,000 to $500,000,000 a few years later, an increase of $430,000,000. Of this huge sum $100,000,000 was used on railroad betterment and equipment and $330,000,000 had gone into the pockets of himself and his associates. He had manipulated prices on the Stock Exchange by the sheer weight of his money, creating both panics and artificial booms as it suited his convenience. To deceive the invest-

ing public he had employed dummy directors, kept false books and paid dividends of subsidiary companies which were not on a paying basis in order to sell the properties out at a huge profit. He and his associates had organized a chain of banks and by means of interlocking directorates had been able to use the vast resources of the deposits of these banks to speculate in Wall Street. The recent panic and closing of the Homeseekers Bank with its loss of millions to thousands of unfortunate depositors was the result of this looting. To keep within the law he had corrupted judges, bought public officials and tried to distort public opinion by subsidizing the press. He was not going to attempt any justification of his past methods. Nothing the world could say in condemnation could be more severe than the prickings of his own remorse. It was not, therefore, a question of placing blame or of demanding an indictment, but rather a question of reconstruction and restitution. Punishing him would not give back to the widow the income she had lost through the willful depreciation of sound securities in which her all was invested; it would not help the depositors whose savings of a life-

time had been swept away in the looting of the Homeseekers Bank. There was only one way in which he could ease his mind and make atonement. That was in restoring to its rightful owners the wealth he had acquired so unfairly.

The interview caused a tremendous sensation. Cabled to all parts of the globe, it was commented upon everywhere as the sign of an awakening conscience among men of great wealth. "Such vast fortunes," said one newspaper, "cannot be acquired honestly. It is a physical impossibility. High Finance, controlling as it does the Money Trust, the Meat Trust, the railroads, and all the necessaries of life, robs the public right and left in the most brazen and high-handed manner. One does not quite know how it is done, but one plainly sees the big fellow picking the pocket of the little fellow and yet one is powerless to interfere. The fact that a financier of Mr. Rodman's prominence and standing is willing to stand before the world a self-confessed highwayman is startling enough in itself, yet if his repentance is sincere and is to mark the beginning of a new era, and the end of the reign of predatory wealth, one can only commend the

banker on the frank and manly stand he has taken, and hope that his shining example will speedily be followed by his associates in the feverish world of frenzied finance."

In other quarters there was a disposition not to let him off so lightly. Some papers declared his confession a colossal piece of casuistry, intended to cloak further scandalous operations, and demanded that the government take some action. If what he said was true, if the illegal, criminal acts enumerated had been committed, an outraged public sentiment demanded swift and adequate punishment.

In the Rodman offices and household there was little short of a panic. The master of the house, now fully recovered from his illness, sat calmly in his library all day, going with his secretary over hundreds of papers and claims in an attempt to make complete restitution in all the transactions in which he had been engaged, while Jimmie, Keith, Agatha and the rest, completely panic-stricken at this blow that had come so unexpectedly to threaten their prospects, stood helplessly by, trying to devise some way to ward off the storm and save some-

thing from the wreck, before the whole of the vast Rodman fortune was hopelessly scattered.

To-day had been particularly strenuous. The work of restitution was still in progress. Ignoring Jimmie's angry protests and the frantic telephone appeals of Hartridge and Bulstrode, the financier sat closeted for hours in his library engaged in the herculean task of going over financial operations of the last twenty years and restoring millions of dollars to those whom he decided were rightfully entitled to them. Opposite the millionaire, at the same desk, sat Mr. Dickson, his private secretary, engaged in sorting papers and making notes. Mr. Rodman held out a document.

"Here's the deed to the Stillwell Iron Ore Mines. How much did we pay for that property?"

"Five millions, sir. We sold it a month later to a new company organized by ourselves, for twenty millions."

Rodman smiled grimly.

"Clean profit of $15,000,000, eh? Looks good to me, as Bulstrode would say. Write to the committee of original shareholders that I enclose a

check for $15,000,000 in full payment of their claim. What's next?"

"The Trans-continental and West Coast Terminal. We purchased control of the road when the common stock was selling at 90 and paying four per cent dividend. By passing the dividend, spreading false rumors and short selling we got the public frightened. The stock began to go down. The investors, panic-stricken, threw the stock over at any price. As they sold we bought. When the original shareholders were all squeezed out, we ran the stock up until to-day it's where it was before—nearly par."

Again Rodman smiled.

"Another profit for us?"

"Yes, sir, we raked off something like $25,000,000 on that deal alone."

"Have you the addresses of the original shareholders?"

"Yes, sir—the stockholders of record are all in the stock book."

"Make out a check for $25,000,000 and send each shareholder his pro rata share."

"Very good, sir."

Mr. Rodman chuckled.

"How much is that we've returned so far?"

"You mean since we started?"

"Yes."

Quickly the secretary consulted his notes.

"Including to-day, sir, it makes a grand total of one hundred millions."

Mr. Rodman rose. Lighting a cigar, he said wearily:

"Well, that's enough to go on with. I think I'll go and lie down a little. You can call Sturgis if there's anything important. He's in the other room."

"Very good, sir."

The financier went into his bedroom, closing the door behind him, and Mr. Dickson returned to his task of making order out of the mass of papers piled up in front of him. As he was thus engaged Hendricks entered, bringing several packages of large envelopes.

"These have just come, Mr. Dickson."

The secretary chuckled.

"What are they? More envelopes? Put them

over there with the others. We'll need 'em all if this keeps up."

The butler placed the packages with a number of others in a corner of the room and, this done, he looked up and said:

"There's another newspaper man here, Mr. Dickson—he says he has positive information that Mr. Rodman is not out of town, that he is somewhere in this house, and that he intends to wait until he can see him."

"Did you tell him that Mr. Rodman is out of town and that we are not able to give him any information as to when he will return?"

"Yes, sir."

The secretary pondered a moment, then, rising, he leaned over the desk and touched an electric button. With a chuckle he muttered to himself:

"I'll let Mr. Sturgis deal with them. He's Mr. Rodman's office manager. As long as he's here, let him shoulder the responsibility."

At that moment, the door leading to an inner study opened and Mr. Rodman's confidential man appeared. Dignified, suave, diplomatic, Mr. Sturgis, more than anybody else, was familiar with

Mr. Rodman's affairs and knew every detail of his business. He had been poring over accounts in the next room and there was a far-away look in his eyes as he peered over his gold spectacles at his chief's empty chair, and said with some surprise:

"Mr. Rodman not here? I thought it was he who rang my bell."

"It was I who rang, Mr. Sturgis," said the secretary hastily. "I'm sorry to interrupt you, but Hendricks tells me that a newspaper man is below and has some positive information as to Mr. Rodman's presence here. Will you see him?"

Mr. Sturgis chuckled. That was his business—seeing newspaper men. Better than anyone he knew how to talk and tell them—nothing.

"Yes," he smiled, "send him up."

The butler went out, Mr. Sturgis calmly lighted a cigar, and the secretary proceeded with his work. After a pause, Mr. Dickson broke the silence:

"Mr. Rodman's looking pretty well this morning."

"Splendid!" exclaimed the office manager. Between puffs he went on: "It is marvelous how

he gets over the work he does in strict defiance of his physicians' orders and still continues to improve in health. He seems to enjoy it so—there must be some truth in that saying that it is more blessed to give than to receive. God knows how many millions he has given away in the past few weeks. Have you settled the Southern Atlantic transfer claims?"

"Yes. I am now working on the United Seaboard combination. That seems to be the biggest of the lot—more than half the stock is water—everybody seems to have lost money on that deal. It's going to break him. If he goes on much longer, he will exhaust even *his* tremendous resources."

As he spoke the butler reappeared, ushering in a newspaper reporter. The newcomer did not stand on ceremony, but advancing quickly came right to the point.

"My name's Johnson. I'm from the *Universe*. I received information that Mr. Rodman is here."

Mr. Sturgis removed the cigar from his mouth. Quietly he asked:

"From whom?"

"I don't care to give you the source," replied the reporter, "but I know that Mr. Rodman is here."

The office manager shrugged his shoulders.

"Well, if you do know it, there's no use denying it."

"Can I see him?"

"I have told you that Mr. Rodman is out of town."

"Where?"

"I refuse to give you any further information beyond——"

The reporter laughed. Mockingly he exclaimed:

"Any further information? Let's get down to facts. There is a rumor to the effect that Mr. Rodman is very ill mentally, and that his family are taking steps to have him placed under the care of physicians."

The office manager laughed politely.

"It is absurd."

The reporter eyed him closely for a moment as if trying to read in his face if he knew more than he pretended. Then, quickly, he said:

"Mr. Sturgis, our Washington correspondent

has informed us that in view of the statements made by Mr. Rodman as to the methods employed by him and his associate steps are to be taken by the Government to criminally prosecute him."

Mr. Sturgis shrugged his shoulders incredulously.

"Ridiculous, ridiculous. In Mr. Rodman's absence, I deny absolutely all rumors that may or may not be circulated as to his mental condition, as to Government prosecutions, or anything of the sort. I deny everything."

The reporter persisted.

"It has been said——"

"Now listen," interrupted the office manager, "you may deny everything except what I have told you——"

The reporter grinned.

"But you have told me nothing——"

"Well, you may deny that if you like."

Convinced of the futility of putting any further questions, Mr. Johnson folded the papers he held in his hand in a discouraged kind of way. A grim smile hovered about Mr. Sturgis' lips.

"I am very sorry I can't do anything for you,"

he said, "but that's how the matter stands." Turning to leave the room, he added: "You'll excuse me, won't you?"

The reporter grinned as he glanced at his notes.

"Deny everything, no truth in anything, no information, nothing. Well, I can get a column out of that anyhow. Thank you, Mr. Sturgis."

The office manager went back to his work in the inner room, and Mr. Dickson, anxious to discourage any further conversation, buried his face once more in the mass of papers on the desk. The reporter watched the secretary for a moment in silence. Then dubiously he said:

"I suppose there's no use asking you——"

The secretary shook his head without looking up.

"Not a bit—I know less than Mr. Sturgis."

As he spoke the library door opened and Emily entered. Recognizing the financier's wife at once, the reporter went up to her.

"Pardon me, Mrs. Rodman, I represent the New York Associated News—and——"

Mr. Dickson thought it was time he interfered. Looking up, he said quickly:

"Mr. Sturgis has already given all the information he has at his disposal."

Emily made no attempt to answer the man's question. Bowing coldly, she walked past him without speaking, and took a seat near the window. The reporter looked at her for a moment as if he wanted to ask something else, but thinking better of it, he accepted the rebuff philosophically as if it were all in the day's work, and turning on his heel walked out, followed by the butler. When he had gone Emily turned to the secretary.

"How is Mr. Rodman this morning?" she asked.

Mr. Dickson looked up. Amiably he replied:

"Very well, ma'am. He seems to be in much better spirits than he was here yesterday. Do you wish to see him?"

She hesitated.

"Yes, but not just yet. I want—want to speak to you. Mr. Dickson, do you think that Mr. Rodman fully realizes the tremendous philanthropy, the vastness of his undertaking? Does he fully realize? Oh, I can't put it into words."

The secretary nodded as if he understood perfectly.

"You mean that people have been saying all sorts of things about his not being in his right mind?"

"Yes."

"Well, to be perfectly frank, Mrs. Rodman, I don't know, it's Mr. Rodman's own money he is giving away and of course he has a right to do as he likes with it, but it does seem a bit queer. Some of the Wall Street men think that it's the craziest scheme that was ever devised, and some think there's a catch in it, and that Mr. Rodman is going to make millions out of it."

"What do you think?"

Mr. Dickson scratched his head. Smilingly he replied:

"I don't know what to think."

She looked at him anxiously, afraid to put the question that for several days had been uppermost in her mind. Was her husband going mad? Was his brain already affected as a result of his illness? It was true that James had told her of his intention to make restitution, but surely, this was going too far. Where would it end? Apprehensively, she went on:

"But you come into contact with him daily. Does he? His health—is it——?"

"Excellent. I never saw a man grow young so fast as he has."

"Thank God!" she exclaimed fervently.

Before she could put any further questions, the library door was flung open and Jimmie entered in a state of great excitement.

CHAPTER XI

THAT the banker's eldest son was badly worried was plainly visible. There was a careworn look on his face that made him appear several years older and dark rings under his eyes told of many a sleepless night. His manner was highly nervous, almost hysterical. Rushing up to his stepmother, he demanded excitedly:

"Have you seen him?"

She shook her head.

"No, not yet."

The young man flung himself into a chair. Angrily, he exclaimed:

"Well, I have made up my mind. This thing can't go on any longer. It's a mania, that's what it is—a mania. It's got to be stopped."

Emily put out a restraining hand.

"Jimmie, you must control yourself."

He threw up both his arms in a gesture of despair.

"Control myself? I can't control myself. God knows what wild rumors I have listened to during the last few days. Hounded by everyone for explanations I am unable to give. Where is he—what is he doing—why is he throwing his money away—why do you allow it—and so on until I'm driven nearly frantic. I am going to see him and tell him——"

Mr. Dickson rose. He did not wish to appear to be listening to family squabbles. Tactfully, he said:

"I'll let Mr. Sturgis know you are here."

Jimmie sprang to his feet. Savagely he exclaimed:

"I don't want to see Sturgis. I want to see my father. I am going to——"

Going to Mr. Rodman's bedroom, he tried to open the door, but it was locked. As he was shaking the handle in impotent rage, Mr. Sturgis, attracted by the noise, came in to see what was the matter.

"What is it, Mr. James?" he asked mildly.

"I want to see my father," said the son doggedly.

The office manager bowed. He had means of access to the financier which were denied to anyone else. Amiably, he said:

"I will tell him. I'll go round the other way."

He was leaving the room when Jimmie, with an impatient gesture, stopped him.

"Wait a moment. Is it true that the entire amount of father's share of the United Seaboard is to be returned to the original stockholders, who lost their money?"

"Yes."

The young man brandished his clenched fist. Angrily, he exclaimed:

"Then it is a damned outrage, that's all I can say. If things go on at this rate, there won't be enough to pay even our expenses. Father is a madman, and you are aiding and abetting him in his madness."

The manager shrugged his shoulders. Amiably, he said:

"It is his money, Mr. James, what right have I to dictate to him as to what he shall do or shall not do with it?"

"He is robbing me," retorted the young man, "he is robbing his wife and children, he—he is destroying the foundations of society. He refuses to see me, he refuses to see his business associates, and——" He hesitated a moment and then quickly he added: "You won't pretend to think that my father is in his right mind, will you?"

"Jimmie!" protested Emily, "you mustn't say that——"

"I must say it, and I do say it. No man who acts as he does is in possession of his right senses."

There was a dramatic silence.

Mr. Sturgis looked at them both for a moment without speaking. Suddenly, as the situation was becoming embarrassing, he said quietly:

"I won't pretend to understand your father's motives—besides that, it is none of my business—I am engaged for a certain purpose and I am carrying out my instructions. Your father would never have refused to see you if you had not so violently opposed him—and I advise you not to see him now—unless you can restrain yourself in his presence. It is only on those conditions that I shall tell him of your desire to see him."

Again the young man approached his father's bedroom, a look of fixed determination on his face.

"I want to see my father," he insisted.

"Will you promise to restrain yourself?"

"I promise nothing," he exclaimed insolently. "I demand to see him."

Again he went towards the door, as if with the intention of forcing his way in, but, quickly, Mr. Sturgis intercepted him. Soothingly but firmly the manager said:

"Now, Mr. James, there is no use trying to force matters; you remember the last time you tried to force your way into his presence, it resulted most unpleasantly for him and for you. If you promise me you will speak calmly and quietly, I will ask him to see you. I understand your position and I sympathize with you, but I can't do anything."

Exhausted by his burst of passion, the young man dropped listlessly into a chair. Weakly he said:

"Very well, I promise." After the manager had left the room, he turned to his stepmother.

"Emily, you must see him and you must join with me in making one last effort to restrain him

from squandering his money in this reckless mad fashion."

She shook her head.

"I cannot. It is too late for you or the family to pretend that they have any motive in asking me to join them other than a motive of self-interest. I believe this work is giving him a new lease of life, it is making a new man of him."

The young man shrugged his shoulders.

"It is making paupers of us."

Emily was silent for a moment. After a while she said quietly:

"I cannot blame, I cannot defend him—I am his wife. You have accused me of marrying him for the sake of his money. It was not true, and now this is my chance to prove it."

He glared at her. Angrily he exclaimed:

"You will allow him to squander his whole fortune in order that you may prove to us that you did not marry him for his money. Madness—more madness."

His stepmother looked up. With calm dignity she asked:

"Supposing I did marry him for his money. Now is my opportunity to regain my self-respect."

He laughed mockingly.

"And you will purchase your self-respect by allowing him to make paupers of us all! By God, you're as crazy as he is."

"Thank you," she replied coldly.

The young man made an impatient gesture.

"This is no time for fine words. Do you realize—do you realize that my father's exposure of the methods employed by him and his associates has frightened the whole country? Now we are all labeled thief! People will not trust us, confidence has gone, the bottom of the whole investment market has fallen out, a frightful panic may ensue on the Stock Exchange at almost any moment."

"Well?"

"Will you stand calmly by and allow this to go on without making the slightest effort to stop it?"

She shrugged her shoulders.

"Why should I stop it? Has his money brought me so much happiness that I should make an effort to keep it?"

"It is not a question of your happiness, or of

my happiness. Father is a madman, he must be restrained."

Emily looked at him, not understanding. Restrained? What did he mean? Before she could ask for an explanation, the library door opened and Agatha entered, followed by her husband. The young woman, who looked considerably flustered, nodded first at her brother and then went up to her stepmother and kissed her.

"Hello, Jimmie. Good morning, Emily dear."

Vansittart saluted the financier's wife ceremoniously and shook hands with his brother-in-law. In a quick undertone, he said:

"Say, what do you think about all this, eh? Can't go on, you know. I won't be able to get a dollar's worth of credit anywhere. Rotten, isn't it? What do you think about it?"

Jimmie shook his head in a discouraged sort of way.

"I don't know what to think."

"You have seen him, I suppose?" asked Agatha hastily.

"No."

"And you, Emily?"

"Not this morning. I saw him yesterday for a few moments, but I did not speak of this——"

Vansittart cleared his throat as a battleship clears for action. Peevishly he exclaimed:

"Well, something's got to be done. I might as well put it plainly. I've got to have some money."

"Oh, that's understood," snapped his wife. "You always have to have money—that's constitutional with you. The question is one of far more importance than your immediate needs—or my needs——"

Jimmie nodded approval.

"Exactly," he said. "I was explaining to Emily. It is a matter of self-protection—we're all concerned. Something must be done."

Vansittart shrugged his shoulders. Loftily, he broke in:

"If you are talking about the future, permit me to say that it is not as important as the present. The future will take care of itself, the present will not. My creditors are swooping down upon me—I might say, on us—for Agatha is as deeply in the hole as I am. After we relieve our immediate necessities, we can then think of the future. At

the present moment, I can't get my mind one inch beyond the end of this week, or next Tuesday at the latest. Why——"

Agatha silenced him with a look. Impatiently, she exclaimed:

"Don't talk like a fool, Van. Your mind not only can't move beyond the end of the week, but it seems to me to have some difficulty in moving to the end of the day."

A derisive laugh behind her made everyone turn round. Keith, who had entered the room unobserved, was standing in the background enjoying listening to the squabble.

"That's right, sis," he grinned, "give it to him!" Turning to the others, he smiled: "Morning, everybody."

They all nodded indifferently and turning their backs grew suddenly silent. Keith stared at them in amazement. Finally, putting his hands in his pockets, he strode forward. Sarcastically, he exclaimed:

"The air's decidedly chilly this morning. I hope I haven't put the kibosh on this family council. Well, what's been done?"

"Nothing," answered Jimmie sourly.

"Well, what are you going to do?" went on his brother.

"I don't know," said Agatha.

"I suppose you were waiting for me," laughed Keith.

Jimmie glared at him.

"Waiting for you—what for?"

The boy shrugged his shoulders.

"It seems to me that I'm thirty-three and a third per cent of this noble family, and that my advice, if not perhaps so important as James', is at least necessary."

Agatha shook her finger at him. Severely she exclaimed:

"Will you oblige us by keeping quiet, Keith—and listening?"

Keith grinned.

"That's been my principal occupation ever since I was a little boy—listening to my elders and betters. Good morning, step-ma, you haven't smiled at me this morning."

Emily could not help laughing outright. In spite of his faults, she preferred the younger son to

any other of the family. At least he had a sense of humor.

"Good morning, Keith," she smiled.

At that moment Hendricks entered the room carrying some letters which he laid on the desk. Keith called to him.

"I say, Hendricks, can you mix me just a little one? You know—I need lifting up."

Vansittart chuckled.

"I think you need laying down."

"Yes, sir," said the butler, going to execute the order.

Jimmie looked sternly at his brother. Severely he began:

"Keith, your habit of drinking in the morning——"

Grinning broadly, Keith interrupted him.

"My dear James, your habit of worrying in the morning is just as bad as my habit of taking a little light refreshment. If I do not notice your little shortcomings, I beg that you won't notice mine. For Heaven's sake, let the family discussion proceed."

Vansittart exhibited signs of growing impatience. All this fooling was all very well, but they didn't understand that his financial situation was precarious. Protestingly he exclaimed:

"Will you oblige me by— Look here, first of all before we do anything, I think that my position ought to be clearly understood. To put it plainly, two or three drafts of mine have gone to protest at the bank, and before we do anything I think some steps ought to be taken to settle these matters. I know they sound trumpery and trivial, but dishonored bank drafts require some attention, and I am afraid I haven't been able to give it the attention it deserves. For the sake of the family credit——"

Jimmie nodded. With a knowing wink he said:

"I think we understand, Van."

Agatha thought it was time she asserted herself.

"Has every means been exhausted to bring father to an understanding of our position?" she demanded.

Keith burst into a loud laugh.

"It's like a law case, isn't it?" he exclaimed. "We

are the plaintiffs and father's the defendant. We bring an action against him. The question is, what action?"

He laughed again at his own witticism, but the others instead of joining in, exchanged glances of annoyance. Snubbing him completely, Agatha turned to her stepmother.

"What did he say when you——"

"He listened attentively to what I had to say but only shook his head in reply. I must admit I didn't urge the matter very strongly. He——"

"But didn't you tell him that the position you have to keep up requires——"

"I didn't mention myself. I—oh, I had rather not discuss the matter with you all. It's—it's—surely we can have patience and wait until we know what he is going to do."

Jimmie stepped forward. Impatiently, he interrupted:

"You mean wait until it is done and then it will be too late."

Emily hesitated. She really did not know what to say. Her husband's actions were almost as in-

explicable to her as to the others. Timidly, she said:

"I don't know what I mean—I only know that I—— Do whatever you think fit, whatever you think is for the best and I'll——"

Jimmie looked at her closely. Eagerly, he demanded:

"We can count on you? Emily, we can count on you?"

She nodded assent, although not having the slightest idea of the course they intended to pursue.

"Yes. I am sure you will only do what is for the best."

At that moment Hendricks came in with the decanter of whisky and syphon, and Keith, thirsty as usual, hastened to mix himself a drink.

Jimmie looked steadily at his stepmother. He had a scheme all mapped out in his mind, but her collaboration was very necessary for its success. Gravely he said:

"I'll tell you what I propose to do. As the head of the family, I consider—mind you, this is all

on the advice of counsel—one of the very best in New York. If we apply for an order restraining our father from——"

Keith, still at the sideboard, turned round, glass in hand. Lifting it up he said with a grin:

"Here's my very best to everybody, and——"

Furious at the interruption, his brother gave him a look intended to wither him. Angrily, he exclaimed:

"Keith, I wish you would keep your beastly habits for your club, or such other places as you infest, and not bring them into——" He stopped and looked around in a bewildered kind of way. Composedly he exclaimed: "I have lost the thread of my—— Oh yes, if we should obtain an order from the court restraining him from—— In other words——" He hesitated again and then continued quickly: "Restrain him from—in other words, a guardian should be appointed. In short, we must show that he is absolutely incapable of administering his affairs. Of course, this may seem to be very drastic proceeding, but I think that, under the conditions, it is absolutely necessary. What do you say?"

Swallowing his whisky at one gulp, Keith exclaimed with a chuckle:

"I don't understand, but it sounds very reasonable."

"Keith!" exclaimed his brother wrathfully.

As Emily listened, her face grew more serious. So this is what they wanted to do. Gravely, she asked:

"Am I to understand that this proceeding will in any way cast a reflection on my husband's mental——"

Avoiding meeting her steady, searching gaze, Jimmie shuffled nervously about on his feet. With some embarrassment, he answered:

"No, that is, not exactly—in a sense, of course, it will, but only—that will be explained to you, Emily. It is a matter of precaution, a sort of technical arrangement to prevent—— It is a difficult position and—— I don't see what there is left for us to do but that—— He won't listen to us and —it's self-preservation, that's what it is, purely and simply an act of self-preservation."

Quietly, she persisted:

"It means if—if—Mr. Rodman desires to go on with this work he will be prevented."

"In a sense—yes."

"In what sense?"

"I—I don't know the exact means, but he will be prevented—that—that's all."

"I don't see how that will improve my position," interrupted Vansittart. "I'm in a hole and——"

Keith laughed. Chaffingly he exclaimed:

"You're the fifteenth ball, Van, and your place is in the corner pocket."

Agatha gave her younger brother a nudge in the ribs.

"Keith, please be quiet."

Turning savagely on the interrupter, Jimmie pointed to the door. Determinedly he exclaimed:

"You'll be serious, Keith, or you'll leave the room."

The boy stared at his elder, open mouthed. Was it as serious as all that? They made him tired. In an injured tone, he protested:

"I am serious. It seems to me that all the sensible suggestions I have made have been rejected

with unanimity. I am forced to believe I am a hopeless minority, and with these few words, I wish you all a good morning."

He stalked out of the room in high dudgeon and Jimmie gave vent to a sigh of relief.

"Now we can make some headway," he said.

Before he could say anything, however, the butler entered hurriedly. Addressing the financier's son, he said respectfully:

"Mr. Bulstrode and Mr. Hartridge, Sr., are below, sir, and wish to see Mr. Rodman on business of the utmost importance."

Jimmie pondered a moment and then pointed in the direction of his father's bedroom.

"You had better tell Mr. Rodman. In the meantime I'll see them."

The young man immediately left the room and Agatha, making a sign to her husband, rose hastily.

"I don't like Mr. Bulstrode, I never did. He is such a horribly businesslike person. Are you coming, Van?"

"I suppose so," yawned Vansittart.

Rising lazily to his feet, he sauntered to the

door and on downstairs. Agatha turned to make a final appeal to her stepmother. Earnestly she said:

"Do what you can for us, Emily. We are in a horrible mess."

When they had both disappeared Emily turned to the butler, who was about to leave the room.

"Is anyone with Mr. Rodman besides Mr. Sturgis?"

"No, madam."

The servant disappeared and Emily went towards her husband's door. When she reached it, she paused as if hesitating whether to enter or not. As she stood there, undecided, Keith reëntered the library, his manner somewhat excited. He seemed relieved at finding his stepmother alone. Going up to her quickly, he exclaimed:

"Who do you think is here?"

Emily looked at him in amazement.

"Who is it—a visitor?"

"Yes, someone you know very well."

"Who is it?"

"Ronald Hartridge. He asked to see you at

once and I couldn't say you were not in. Here he is now."

Hardly able to believe her eyes, Emily looked up. It was true. There on the threshold stood Ronald.

CHAPTER XII

EMILY stood still, as if rooted to the spot, so taken by surprise that she did not know what to do. Ronald advanced and bowed:

"Em—— Mrs. Rodman——"

With a great effort, she regained self-control. Advancing to meet the visitor and shaking hands, she said:

"How do you do, Mr. Hartridge—it's—sometime now since we met, isn't it?"

The young man was himself too agitated to be completely at ease. Awkwardly he said:

"This is a pleasure—a very great pleasure."

Keith pointed to a chair.

"Sit down, old chap, and make yourself comfortable." As the caller sat down Keith added cheerfully: "That's right. Now, will you have something to drink?"

Ronald shook his head.

"Thank you—no."

Emily stood looking at him in silence. She could scarcely believe her eyes. Although aware that he was coming to New York, she had never dreamed that he would come to the house. Certainly it was most imprudent, and not very tactful. What would her husband think or say if he saw him here? He had broken his promise not to come. Was she even glad to see him herself? Hadn't her heart undergone a change since that explanation and exchange of confidences with her husband? Was she not entirely in the wrong for having encouraged this man in the first place? Timidly she asked:

"Are you staying in New York, Mr. Hartridge?"

He nodded.

"Yes. I have no intention of leaving it again."

Ignoring the emphasis he laid on the last words, she went on:

"How is your father?"

It seemed to her that his tone and manner changed as he answered quickly:

"He is downstairs. He is disappointed at not being able to see Mr. Rodman." He looked at

her searchingly for a moment as if hesitating to speak out what was in his mind. But the silence lasted only a moment. Suddenly he went on: "I am going to ask you to use your influence—your influence to——"

She started and looked at him. Now she understood. He had come, not to see her, but to try to get her to use her influence with her husband in his father's interests. Quickly she answered:

"I have none——"

Awkwardly he went on:

"Keith very kindly volunteered to bring me here, or I am afraid I shouldn't have had the good fortune to see you."

She bowed coldly. In a constrained manner she replied:

"It was very good of him."

Keith looked from one to the other, not understanding. Finally with a significant grin he said:

"It strikes me I am just a little bit out of the picture, so to speak. I'll—if you will excuse me, I'll go. I'm late already. I'll have to hurry, and I hate hurrying. Good-by."

When the door closed behind him, Emily turned

to Ronald. Her eyes flashing, her bosom heaving, she exclaimed:

"Why did you come here? You have broken every promise you made to me."

"I wanted to see you. The opportunity presented itself, and I took advantage of it."

"You promised never to see me while Mr. Rodman—— You had no right to come. Oh, it's cruel, unkind, selfish."

He shrugged his shoulders.

"I know, but I can't keep away, Emily, I simply can't——"

"You must," she said firmly.

He shook his head.

"I have made a mistake, Emily."

Quickly she interrupted him.

"You must call me Mrs. Rodman, please, Ronald."

"Well, Mrs. Rodman, I have made a mistake, the awful mistake of giving you up to another man, and realizing it now that it is too late. That's not the worst of it, I realize that you have made the same mistake I have. You must be suffering as I am—I suffer——"

"No——"

"Yes, oh, I know, everyone says you are a miserably unhappy woman—that Rodman——"

"Please, we won't go into that. Nothing can be altered by discussing it. If we have made a mistake, we must face the consequences, and not increase our sufferings by talking about them. One thing is certain. I'm not going to see you again. You have broken your promise to me, and I consider that absolves me from keeping any promise I may have made to you."

"You mean that all is over between us, that we are to meet as strangers?"

"If we meet at all—yes."

"We must meet, Emily. I can't live without you. These two years I have lived in Europe, trying to forget you have simply maddened me. My efforts to forget by rushing into a mad whirl of social excitement have only intensified my loneliness, and when I realize that I voluntarily gave you up to another man, I am the most miserably lonely wretch on earth."

"I'm sorry—I'm sorry, but what can I do? No, don't tell me, don't suggest anything. I can do

nothing, I can't see you, nor can I receive letters from you—and now, please go——"

He stared at her, as if not willing to believe what her lips said. Seizing her by the arm he exclaimed:

"Do you know that I believe you are thoroughly heartless, that you don't share my unhappiness in the slightest degree, that when I gave you up, the only pang you suffered was a sense of wounded vanity. That's it, wounded vanity. You encourage your husband's desire to revenge himself on my father by ruining him. Through my father, you hope to reach me——"

"Ruin your father? Why should my husband ruin your father? Isn't he one of his business associates? He helped him to make his fortune, did he not? Why should he want him to lose it?"

"Revenge—his dislike of the man whose son his wife was in love with—he hates us both, I'm sure of it."

"Do you believe my husband is devoting his life to a mere petty scheme of revenge?"

"Why not? He is capable of ruining my father as he has shown himself to be of robbing the thou-

sands of poor devils who had confidence in his schemes. No man could carry out the plan of tearing down the structures he had erected unless he were actuated by a deep intense hatred. It's not philanthropy."

"Why not?"

"He's incapable of such."

"He has changed, you wouldn't know him."

"Perhaps—perhaps the report that he is out of his mind is true."

Emily drew herself up. Haughtily she exclaimed:

"How dare you say such a thing in my presence?"

He paced nervously up and down the room, his hands behind his back.

"I—I don't know what to think—I don't know what I am saying. My father is threatened with proceedings by the Government, all the interests in which he is concerned are on the verge of bankruptcy. If things go on, he will be utterly ruined, and it's all your husband's work. Emily, if you ever had one spark of affection for me, for God's sake ask Mr. Rodman not to go on. His exposure

of the methods in which my father and others have obtained their fortunes has aroused the press, and the wildest stories are being circulated through the country—everyone is aroused. Socialism, Syndicalism, anarchy, is spreading like wildfire from Maine to California."

She laughed scornfully.

"Ah, I see, it wasn't your desire to see me that prompted you to come here—it is not your love for me, your sufferings, your miserable loneliness that made you seek me out—you wanted me to prevent my husband going on with this work of restitution."

He stopped short. Earnestly he said:

"Emily, I love you, and deep down in your heart you know that I love you, but can't you realize that I love my father too, that his misfortunes make me suffer, and that there isn't anything I would stop at to help him in a critical moment like this?"

Touched by his apparent sincerity, she said, more gently:

"Yes, I understand, but what can I do? My husband has made up his mind to go on, and nothing can stop him."

Ronald stared at her in amazement.

"What in Heaven's name can be his motive?" he exclaimed.

"A newly awakened sense of duty to himself, to the whole world, a desire to atone for his past. You know what his life has been—one long series of clever business manipulations which made millions for himself and his partners and involved untold losses on those unfortunates who placed their confidence and money in his schemes. He was on the threshold of death and he is trying to square his balance with his God—and that is the truth, Ronald."

The young man shook his head.

"It may be we are groping in the dark—we don't know what to think. Your husband stands a self-confessed swindler, but does he realize that his confession stamps not only himself, but all who have in any way profited by his schemes, with the same hallmark of dishonesty? Why, just think! We of the younger generation are spending tainted money."

She looked at him thoughtfully, even sympathetically, as she said:

"It is far reaching, isn't it? I don't think he fully realizes that he is involving so many others. I'll do what I can, but——"

"And you will forgive my—my foolish outburst? Emily, I am simply beside myself."

"My forgiveness means nothing, Ronald—whatever comes we cannot see each other again."

The young man, greatly agitated, started quickly forward to protest, but before he could say anything the bedroom door opened and Mr. Rodman appeared.

CHAPTER XIII

THE financier came slowly forward and it seemed to Emily, who watched him in breathless suspense, that a faint ironical smile played around her husband's lips as he recognized the visitor.

Ronald, also taken by surprise and no little embarrassed, stared at the banker in bewilderment. He had heard that Mr. Rodman was dying. At best he expected to see a broken down, nerveless wreck, but the man who stood calmly gazing at him was a younger, healthier looking James Rodman than he had ever seen before. He walked erect, and appeared to have all his old-time strength and energy; a keen, alert look was in his steel blue eyes, a cheerful even happy expression on his face. The change for the better that his new mental attitude had worked on his physical condition was marvelous. He was no longer the same man.

Self-conscious and with a sense of guilt, Emily

and Ronald stood still, waiting for him to speak. He advanced toward them with a smile, stretching out both his hands, giving his right hand to Ronald, his left hand to his wife, greeting them both as though they were his children. Cordially he exclaimed:

"Welcome back to America, Hartridge." Addressing his wife he went on: "Good morning. I have been so busy that I am afraid I have neglected you. Sit down—sit down, both of you. As for me I have been sitting so long I would rather walk about, if you don't mind. Well, how is your father, Hartridge?"

The ice thus broken, the young man hastened to get rid of what was on his mind. Quickly he said:

"It is on the subject of my father that I wished to—to see you, Mr. Rodman. I had heard that you denied yourself to everybody, so I came to see Mrs. Rodman and beg her to——"

"What about your father?" interrupted the banker. "He is well, isn't he? That means a good deal in this world—good health."

Ronald shook his head.

"Father is not in good health. Father is very ill."

The financier looked at him in surprise.

"Really," he exclaimed, "it must have been remarkably sudden. He was here a little while ago, and I should have seen him, but we disagree on certain points. Our interviews are only useless discussions which leave us both in the same frame of mind. So I thought it better not to see him. I don't want to disappoint him again."

"You have refused to see him then?"

"We don't agree, we shall never agree."

Timidly, Emily attempted to interfere.

"James, I think if you grant Mr. Hartridge's request——"

Her husband turned to her. Calmly he said:

"You mean see him, go over the same old question of the right or wrong of my actions? No, it is impossible. I can no more discuss my actions with him than I can with you or this young man, so let the matter end there. Do you return to England, Hartridge?"

"No—no. Is there no use of my making a personal appeal?"

"Not the slightest," said the banker firmly. "I couldn't withdraw if I wanted to. The process of reconstruction and restitution is going on and it will continue to go on until the final adjustment."

Ronald's face hardened as he began to pace the floor to conceal his indignation, while Mr. Rodman, picking up a paper, dropped in a chair and began to read as if he considered the matter ended. Ronald approached the wife. In a quick undertone he said:

"The man is a fanatic or even worse. But you promised to try and you will, won't you?"

"Yes. Good-by."

Low as they spoke the banker's alert ear heard what they said. After the young man had gone, he looked up and said with a sad smile.

"Yes, she will keep her promise and I'll keep mine. I have kept mine, Emily. When does your lawyer commence the proceedings?"

"Proceedings—what for?" she faltered.

"Divorce proceedings, of course. He has all the evidence he needs for his purpose."

She remained silent for a moment, and during that brief pause the events of the past three years

flashed vividly through her brain—her engagement to Ronald, their separation through lack of means, her marriage to James. Only too clearly now she realized on what slender foundations her infatuation for Ronald rested. In this instance alone, she saw how sordidly selfish were his motives. He had come to-day not to see her, but to get her to use her influence to save his father from financial ruin. How much more worthy of her love and respect was this man whose name she bore. He had done wrong, but he was willing to atone, in fact was ready to sacrifice his entire fortune to make restitution. Slowly she said:

"There will be no divorce proceedings."

"Not public proceedings, of course. The case will not be tried in open court—and you will obtain your object."

She shook her head.

"I have no object to gain. The whole idea of divorce is repulsive to me. I won't hear of it. I won't discuss it with you—never refer to it again. About Mr. Hartridge's father—if——"

He looked at her in surprise.

"I don't understand you, Emily. I offer you a

divorce, which will make both you and young Hartridge happy, and you refuse to even discuss the matter. You are more interested in old Hartridge's financial prosperity than you are in his son's happiness?"

"I am not interested in Mr. Hartridge's financial prosperity, he is on the verge of ruin——"

The banker smiled grimly as he retorted sharply:

"So are thousands of men and women who invested in his schemes——"

Suddenly an idea occurred to her. Possibly her husband's real object in giving back all those millions and impoverishing himself was not so altruistic as she thought. Suspiciously she exclaimed:

"Is it possible that your motive in ruining Mr. Hartridge is one of revenge, are you striking at the son through the father?"

He smiled faintly as he shook his head.

"Revenge? You don't understand me—you don't understand me, Emily. Revenge? Good God—what is there in revenge? Poor old Hartridge has never injured me and I robbed his son of the woman he loved. Surely, if I wanted revenge would I make an effort to restore to him the treas-

ure I took from him? You have misjudged me, that is all I can say."

Perplexed, not knowing what to say, she stammered:

"I am sorry."

He shrugged his shoulders.

"It doesn't matter, the whole world misjudges me, it will always misjudge me—that's my Cross. The newspapers subsidized by capitalists have condemned me outright, the popular newspapers call me crazy—fanatic. The Socialist papers damn me for my past and refuse to believe in the sincerity of my motives. Even those who are being reimbursed laugh at me, and my old business friends condemn me for the losses they may suffer through the exposure of their methods. Oh, I know what is going on, but it has remained for you, Emily, to voice the only accusation that has been overlooked by my enemies—Revenge——"

Now she knew he was sincere. No one could doubt longer his sincerity. In an agony of remorse that she had not understood and sympathized with him sooner, her whole heart now went out to him.

"Forgive me—forgive me!" she pleaded.

"I have nothing to forgive," he said calmly. "I'm sorry, that's all. What can I do? I must go on no matter whom I injure. It's the greatest good for the greatest number. It may strike a select few, but it's the greatest good for the greatest number. Think of the number of people that this redistribution has made happy——"

"But think of your own family, your business associates——"

He shook his head.

"Think of me, what it has done for me. I feel like a new man, the tremendous sense of oppressions that used to weigh me down has entirely disappeared. The weight that has been lifted off my mind has given me a sense of freedom that I haven't felt since my boyhood days and I——"

Before he could complete what he was going to say, the library door was thrown open and Hendricks appeared. Approaching his master quickly he said:

"The two doctors are downstairs, sir. Dr. Rossiter and Dr. Lemoyne. I said you were out but they insist on seeing you."

The banker waved his hand negatively. Peremptorily he said:

"Tell them I won't see them. I don't need them. Put them out of the house."

Before the butler could regain the stairs, however, to carry the order into effect, the physicians had already scaled it, and full of assurance they entered the library at his heels. Dr. Rossiter, a grim smile on his crafty face, bowed:

"You must pardon this intrusion, Mr. Rodman, but——"

The banker looked up. Angrily he demanded:

"May I inquire if this visit is social or professional?"

"Both in a sense, eh, Dr. Lemoyne?"

"Both," replied the other physician blandly.

Emily rose as if to leave the room but her husband stopped her.

"Don't go, Emily," he said quickly. Turning to the visitors and pointing to a chair he said: "Will you sit down?"

Dr. Rossiter, with great deliberation of manner, took a seat and clearing his throat, began solemnly:

"I think it only right to tell you, Mr. Rodman,

that I am here, so to speak, on behalf of the family at the personal request of your son, and——"

He hesitated, coughed to hide his embarrassment and then looked to Dr. Lemoyne to back him up. His colleague, whose small eyes glittered like a ferret's, spoke up immediately:

"And if we may add a strong personal desire to see how you were——"

"If you remember," interrupted Dr. Rossiter, "our dismissal was somewhat abrupt."

The banker smiled grimly.

"I do—I do—I meant it to be," he said, "I don't need you any more."

Taken aback by his answer both physicians looked at each other with discomfiture and uncertainty. Mockingly, the banker went on:

"Well, don't you want to feel my pulse and have a look at my tongue? Mind you, Rossiter, I am not blaming you for my present fine state of health, but it does look suspicious, doesn't it? I commenced to get better just after dismissing you."

"Yes. Of course," stammered Dr. Rossiter. "Nature—natural coincidence, natural course of nature, *et cetera.* Those things happen frequently."

Rodman smiled. Looking steadily at the physician he asked:

"Do you know the best medicine in the world?"

"I believe there are several——"

"No—just one."

"I should be very happy if you would enlighten us," said the doctor sarcastically.

"I will—I will," replied the banker quickly. "Make peace with yourself, never mind the terms —at any price, make peace with yourself."

Dr. Rossiter bowed.

"We frequently give that advice to our patients, tell them not to worry——"

"Yes, that's all right," laughed Rodman, cynically, "but first you must teach them how to do it."

Before Dr. Rossiter could make reply there was a sound of several voices outside on the landing and Jimmie entered with Mr. Hartridge and Mr. Bulstrode. Behind them came Mr. Pollard carrying some legal papers. In their rear followed Vansittart, Agatha and Keith.

CHAPTER XIV

THE entrance of so many persons unannounced was so unusual and the attitude of all of them was so markedly aggressive, even hostile, that the banker turned round and stared at them in the greatest astonishment. People were not in the habit of intruding on him in this unceremonious fashion. Where were his servants? What did it mean? His son, Jimmie, soon explained the mystery.

"Father," he said coldly, "I have taken on myself the liberty——"

"You have indeed," replied his father dryly.

Mr. Hartridge, aggressive and full of self-importance, advanced into the room and taking a seat uninvited at the desk, drew from his pocket a number of papers. In a tone that would brook no delay he snapped:

"It is absolutely necessary that we see you at once——"

"It's not only necessary, it's compulsory," exclaimed Mr. Bulstrode, whose flushed face and mouth nervously twitching, showed that he, too, was laboring under great excitement. Looking sternly at the banker he added in tense, threatening tones: "We are on the verge of a panic, Rodman."

Emily started to leave the room. No doubt the business they were going to discuss did not concern her. It were better to leave them alone. But Mr. Pollard with a gesture stopped her. Gravely he said:

"I think you had better remain, Mrs. Rodman; your interests are identical with ours."

Bulstrode, growing redder and more apoplectic looking every minute, clenched his fist and brought it down on the desk with a force that made the ink stand and other articles dance.

"I repeat," he almost shouted, "we are on the verge of a panic."

Mr. Rodman remained surprisingly cool, and Emily marveled at his self-restraint. She knew by experience that he was a man of little patience, a man unaccustomed to permit any will but his

own to prevail. At any other time he would have taken his belligerent partner by the neck and thrown him bodily downstairs, but to-day he merely shrugged his shoulders good-humoredly and replied mildly:

"Well, I don't see how I can help matters."

"You can—and you must," growled Bulstrode.

Hartridge backed up his more obstreperous associate. Emphatically he said:

"I am not going into the question of motive, Rodman—God only knows what has inspired you to turn on the men who have worked with you, but matters have come to a climax. The Government at Washington has started criminal proceedings against us. Pollard will tell you there's only one way out and that is for you to deny everything."

Mr. Pollard nodded approval. Looking at the banker he said:

"Withdraw all your statements."

Mr. Rodman stared at them in amazement.

"Deny everything—withdraw? How can I——" he demanded.

"I don't know how," went on Bulstrode doggedly. "But you must do it. If not for our sakes

then for the sake of your family—if not for them, then for yourself, unless you insist on facing a term of imprisonment, and in all probability dragging us there with you."

"I don't understand," said the banker.

"Then it's time you did," replied Bulstrode insolently. "The Attorney General has made your public confession the subject of an investigation. We have received secret information from Washington that warrants are about to be issued for our arrest on a criminal charge. Your acknowledgment of your own guilt implies that we too are guilty. It is not the Government at Washington who accuses us—it is you. We cannot prevent your making whatever restitution to the public you please, but we can prevent your trying to force us to do the same, and that's what we intend to do."

Mr. Rodman drew himself up, and the lines about his mouth tightened visibly as he said calmly:

"And how do you intend to do it?"

Hartridge, Sr., came a step forward. In more conciliatory tones he said:

"I'd spare your feelings if I could, Rodman."

The banker gave his shoulders a shrug. Cynically he said:

"Never mind my feelings—what do you intend to do?"

There was no answer. Hartridge and Bulstrode were both silent as if their courage had deserted them at the last moment. Jimmie and the rest of the family stood in the rear, silent spectators of the scene. The quiet was ominous. One might have heard a pin drop. The banker looked steadily at each in turn, as if already suspicious of the conspiracy against him. Finally, Mr. Pollard broke the embarrassing silence. Hesitatingly, as if aware that he was treading on dangerous ground, the lawyer began:

"I have been retained by the family——" He stopped abruptly and with a half apologetic smile at his late employer he went on: "It's a delicate matter, Mr. Rodman."

This sort of talk was not Mr. Bulstrode's way of doing business at all. He believed in coming right to the point. Rudely interrupting the lawyer, he exclaimed:

"It's just this, Rodman. At a meeting of the

family and all those interested with you in business, it was decided to make application to the courts to have you restrained from making any further move in the direction of squandering your vast estate in this mad Utopian scheme of yours. Is that the situation, Pollard?"

The lawyer nodded.

'Practically—yes."

"If the court decides to grant our application," spoke up Hartridge, "your statements will be regarded as the utterances of a madman."

The banker made no reply, but turning to his son looked at him fixedly. Quietly he demanded:

"Is this master-stroke your idea, James?"

The young man shuffled uneasily about on his feet. Standing always in great awe of his father, the idea that he might be suspected of plotting against the paternal interests filled him with consternation. Avoiding the banker's steady gaze, he stammered hastily:

"No, father—although I think it is necessary for all our sakes, even for your own, but—Pollard will tell you—it will be a mere matter of form—in a year or so you will be restored to us."

His father listened in silence, the lines about his mouth growing tighter and tighter. Pent up and growing wrath, held in restraint by sheer force of will, flashed from his eyes. Agatha, who knew only too well the storm signals, gave her husband a significant look, and tried to attract Jimmie's attention so she might warn him.

"Am I to understand," demanded the banker amid a silence so intense that one could almost hear it, "that if I withdraw all the statements I have made, brand myself as a liar and manufacturer of false accusations against the business world—that this appeal to the courts to have me adjudged insane will not be made?"

"That is precisely the situation," broke in Mr. Bulstrode. "Dr. Rossiter will tell you."

"Never mind what Dr. Rossiter tells me," said the banker sharply. "I want to hear from your own lips, Bulstrode, the precise extent of your villainy."

Mr. Hartridge put up his hand in protest. Mildly he asked:

"Is it villainy to try to protect our own inter-

ests? Is it villainy to disprove the charges you have made?"

"I have made no charges," said the banker. "I stated the cold facts, and took the sole responsibility for them. The fact that you have been accused of the same dishonest practices is the logic of the situation. It is the truth, and the truth has come to light."

Bulstrode, unable to control himself, again slammed his hamlike fist on the top of the desk. His face almost purple he shouted:

"Well, the truth must be buried! I don't propose to face a criminal trial for the whim of a madman."

Mr. Rodman remained cool. Apparently nothing his former associates said could ruffle him. But that his mind was made up and could not be shaken was very evident. Firmly he said:

"And I don't propose to withdraw one single solitary statement I have made. If in trying to make reparation to the world for the wrong done it by me, I have unconsciously drawn you into the issue, it is your misfortune. After all, you shared

the plunder, and if it must be that punishment follows—you must share that too."

Bulstrode threw up his arms.

"You talk like a madman."

"I had no intention of doing this," went on Mr. Rodman quietly. "My only object was to put the matters right before the end came. You knew this, Pollard——"

The lawyer looked away. One of the first to suffer on account of the banker's extraordinary attitude, he had been loudest in his protest that something ought to be done. In fact, it was on his advice, as attorney, and on his assurance that there would be no obstacles legally that Jimmie and the partners had been encouraged to go so far. Evasively he answered:

"Yes, but—I have lost heavily—we have all lost."

Hartridge, Sr., drew back a little and surveying his former partner from head to foot, screwed his face into an expression of mingled commiseration and contempt. Bitterly he said:

"In order to square your own conscience you are content to—to sacrifice your wife, your chil-

dren, your friends. That's a fine sense of justice, isn't it?"

"I am only telling the truth," replied the banker doggedly.

Summoning all his courage, Jimmie once more advanced to the attack. Pleadingly he said:

"Father, we are doing this for your own sake. For God's sake, stop before it is too late. You may have time to retrace your steps, but if you go on, it means ruin—disgrace and perhaps imprisonment."

"I must go on," replied the banker firmly. "Your tnreats have no more effect on me than your appeals. I have been accused of robbing widows and orphans. It's true, I can't deny it, and neither can you."

"I can—I do deny it," thundered Bulstrode.

"Nevertheless it's true," went on Rodman calmly. "There's the Canton Savings Bank failure—it failed because they couldn't realize on our worthless securities—the securities we had made worthless by over-valuation—over-issue. We divided millions in that deal, but those poor devils in Canton—butchers, bakers, clerks, widows, orphans—lost

every damn cent they had. Was the Rockpoint copper deal any cleaner? When we got hold of the stock, it was worth every cent invested in it. After we left it, it was bankrupt—in liquidation with a receiver appointed to rake in the few thousands that we left. What's the reason we can't pay decent living wages, Bulstrode? Because we're paying dividends on fictitious values—on watered stock that we sold the public, on enormous profits to ourselves. Now see things as they are, will you—not as you want others to see them. I don't insist on your changing your rotten methods—but by God, you shan't prevent my changing mine. I'll pay back and restore until every penny of my fortune is exhausted, and then—and only then—expect mercy of God or the good will of my fellow man."

He stopped, short of breath, his face white and drawn, every nerve and muscle tense, exhausted by the effort his vehemence had cost him, yet determined not to yield an inch in his resolve. He would show his enemies, the world, that in spite of all the obstacles that his associates, even the members of his own family, threw in his path, he had the courage to do the right thing.

Bulstrode glared at him. Too angry to argue any further he exclaimed contemptuously:

"The fear of death has driven you out of your mind."

The banker looked at him calmly. There was no sign of anger or resentment in his face. He was surprised himself to find how well he could control his temper while everybody was attacking him. Shaking his head he said quietly:

"No, Bulstrode, not the fear of death, but the fear of justice. I have been happier in these last few weeks than I have ever been before in my life. I have had peace of mind, and that's what I want before all else. It is useless to go on any further." Turning to all the others present he added in a tone everybody knew was meant to be final: "Gentlemen, I—I refuse absolutely—and these are my last words on the subject——"

Turning abruptly on his heel he walked out of the room, leaving everybody looking at each other in the greatest consternation.

"Just as I expected," exclaimed Pollard, throwing up his hands in a discouraged manner.

Jimmie, utterly crushed, dropped into a chair.

It was just what he had anticipated. Stronger measures still would be necessary if his father's mania was to be checked—that was very evident. Shaking his head, he said:

"I did hope he could be brought to reason—that he would see things as we do."

Bulstrode, who in his pent-up rage, was nervously pacing the floor to let off steam, so he would not have to run amuck, smash the furniture or do something else desperate, stopped short. Fiercely he exclaimed:

"The man who can't see, or won't see must be made to see."

Hartridge, Sr., nodded approval.

"I am afraid we must go on," he said.

"Afraid?" shouted Bulstrode wrathfully. "I know we must, I knew it from the moment I entered this room. There's no doubt about it—Rodman's mind is affected, and he must be prevented from doing any more damage."

Jimmie looked up at them anxiously. Now the moment had come to take decisive action his courage failed him. After all, it was his own father. Was not such a proceeding an act of Judas, some-

thing unnatural, mean, contemptible? Timidly he spoke:

"Poor father. Is there no other way?"

Bulstrode gave an exclamation of annoyance. Impatiently he exclaimed:

"I think we have gone over all that—let's get down to business." Turning to the lawyer he inquired: "Have you explained to Mrs. Rodman the necessity for signing the application?"

Pollard nodded.

"I have touched on the matter slightly. I think Mrs. Rodman understands."

As he spoke the banker's wife entered the room. All eyes turned toward her. She had heard the attorney's remark and an expression of determination came over her face, the look of a woman who has quite made up her mind what she is going to do and cannot be made to deviate from it. Returning steadily the lawyer's interrogative gaze she said firmly:

"Yes. I think I understand—and I have decided not to sign it."

Jimmie jumped to his feet.

"What!" he exclaimed angrily.

His stepmother shook her head. Resolutely she said:

"No power on earth can make me sign an application to have Mr. Rodman put under restraint, as you call it. I tell you—you are all wrong. Apart from the fact that it is his money and he can do what he likes with it, he is as sane—far more sane—than any of you in this room."

For a moment no one spoke. Had a bomb suddenly exploded those present could hardly have received a greater shock. Bulstrode was made speechless by surprise and both he and Hartridge, Sr., stared at the wife as if they thought she, too, had gone mad. If she was not with them, then the whole thing must fail. Agatha, recovering more quickly than the others, was the first to find her tongue. Persuasively she exclaimed:

"Emily, can't you see—it's for his own good. It is to prevent him from doing any further harm. It's the wisest thing, believe me. I have thought it all over, haven't we, Van?"

Her husband shrugged his shoulders. Cynically he replied:

"What else can we do?"

Mr. Hartridge advanced to the attack. In a voice meant to be soothing and coaxing he said blandly:

"We are his friends—you are his children. We represent all that is nearest and dearest to him. Mr. Pollard, for many years his legal adviser, will tell you that he has been overworked and that his mind has given way—temporarily, mind you—under the strain."

Bulstrode, not to be outdone in eloquence, also tried his powers of persuasive argument. Lowering his voice for dramatic effect, he tried the tactics of trying to convince the wife that her husband was really mad. Tragically he said:

"I have known Rodman for twenty years, and I tell you that it's not the Rodman I know—that we were talking to. This Rodman is a stranger. The moment I came into this room I could see the light of religious mania and fanaticism gleaming in his eye. No man who is in full possession of his senses would act as he has acted."

Jimmie nodded assent. In a sorrowful tone he said:

"It is for the best. I am sure it is for the best. I am his son—do you think that I——"

Emily stood and listened to all of them, the expression in her face becoming more indignant and more resolute as they went on trying to excuse and justify their action. Finally, unable to curb her impatience, she exclaimed:

"I know him better than any of you, and I tell you, you are all wrong."

Bulstrode's ferret-like eyes flashed dangerously, as they always did when he was about to explode with wrath. Compressing his lips he asked:

"You refuse to sign, Mrs. Rodman?"

"I do."

The promoter threw up his hands.

"Then I am afraid we must go ahead without you." Turning to the lawyer he said: "Pollard, you have the application prepared and ready to sign, I believe?"

He advanced toward the desk and Mr. Pollard spread out the paper for him to sign. Behind him, Jimmie, Agatha and the others took their places, each ready to sign the application. Only Emily stood apart. With growing anger and resentment

"I am ashamed of you—all of you . . ."

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in her heart she looked at them for a moment, as if wondering how a man's own flesh and blood could do anything so cowardly, so contemptible. Then, without a word, but her face white and determined, she turned away and walked toward the door. She had already reached it, Agatha and the rest looking after her, when Jimmie made one last appeal.

"Emily—won't you reconsider?"

She turned round on the threshold of the door and faced them. Her lips trembling with indignation, her eyes filled with tears, she exclaimed:

"No. I am ashamed of you—all of you—you, his children, who have received nothing but benefits and kindnesses from him. You, his friends, who have profited by his hard work and benefited by his successes. You, his lawyer, who has taken the money he gave so liberally—you who have received everything, have given him nothing in return but ingratitude—in his hour of need you all turn on him as if he were a wild beast."

Agatha held out her arms imploringly.

"Emily——"

The young wife shook her head. Firmly she said:

"No—no more words, I have made up my mind. If my husband is ill, my place is at his side, and I may as well tell you now I am going to oppose that application."

"Oppose it?" echoed Jimmie blankly.

"I am going to do more than that," she cried. "I am going to fight it—fight it—fight it!"

She banged the door to and was gone.

CHAPTER XV

STARTLED at the rapidity with which the proceedings were moving and seriously alarmed now at the peril threatening her husband, Emily hurried upstairs to the privacy of her own apartments so she could be undisturbed to collect her thoughts and determine on a plan of action

For fight them she would if it took all her strength and everything she possessed in the world. Something must be done and that at once. But what could she do? To whom could she turn? If she told her husband and urged him to defend himself, he would only laugh at her. Besides, he might misunderstand her motive. There was one man she could go to—Mr. Booker, an old lawyer friend of her father's. She had known him ever since she was a little girl. Yes, Mr. Booker would be able to advise her. She would see him without delay. It would take at least a week before

the other side could take their case into court and meantime a whole lot might be done. The first thing to do was to telephone Mr. Booker and find out when he could see her.

Snatching up the telephone book, she feverishly turned over the pages.

"Booker—Booker, counsellor at law. Yes—that's it. Rector 2170."

A moment later the attorney was on the wire.

"Mr. Booker—this is Mrs. James Rodman speaking. Yes—your little friend of ever so long ago. How are you, Mr. Booker? Family all well? I'm so glad. Mr. Booker, I want to see you on a matter of business. It's very important. No—I can't very well go into details over the phone. Rather delicate nature. You understand. To-morrow in your office at three o'clock? Very well, I'll be there."

The following day she slipped quietly out of the house and hailing a taxicab, rode downtown to Rector Street, where Mr. Booker had airy offices on the twentieth floor of a lofty skyscraper.

She felt horribly nervous as the boy took in her card. What was she going to say, how to begin

and tell this shameful tale of confidences betrayed, unnatural antagonism between parent and child, family intrigue and plotting? She had always been afraid of lawyers just as she was of dentists. Even now she was under the same nervous, apprehensive tension as when about to have a tooth extracted. The wait, however, was not long. After a moment's delay the financier's wife was ushered into the presence of the attorney, a kindly looking old man with silvery white hair who rose courteously and greeted his caller with an amiable smile as she entered.

Mr. Booker had been in the law business for over forty years. He knew his Blackstone as well as most men knew their bank accounts, and uncommon skill in cross-examination and as a pleader at the bar had gained for him a high standing in his profession. His reputation for integrity and straight dealing was unimpeachable. He had never stooped to the questionable methods by which some lawyers build up a sensational reputation overnight. He had been content to go slowly, honestly, and if to-day he was not as rich as some of his younger and more brilliant colleagues, he had at

least the satisfaction of knowing that his record was cleaner. He had that one thing which money cannot buy, the respect and confidence of bench and public. His adversaries feared him for this reason. He could not be bought. His talent and gift of eloquence could only be enlisted on the side of right. His incorruptibility in itself made him a pillar of strength. The mere fact that Mr. Booker had accepted a retainer in a case was considered a point in favor of his client. This was tribute enough to the exceptional character of the man.

Drawing up a chair near his desk and motioning his visitor to take a seat, he said pleasantly:

"Well—what's the matter now?"

Emily hesitated, her heart throbbing furiously, every nerve in her body tingling. By a great effort of will, she forced herself to be calm and she just sat there, in silence, looking at the lawyer, nervously marshaling her facts before she ventured to speak, afraid she might forget something important.

"Come—what is it?" he smiled encouragingly.

The ice thus broken she began to talk, slowly

and calmly at first, but quicker and with more assurance as she proceeded. She went back several years, explaining everything that had occurred to estrange herself and her husband since their marriage, her unhappiness, the hostility of her husband's children, his apparent indifference and complete absorption in money-making, her affair with Ronald Hartridge, her husband's discovery of the letters and offer of a divorce, his business dealings with his partners, the rapid, extraordinary growth of his fortune by methods that would not admit of close scrutiny followed by his remorse and determination to make restitution to those he had wronged. She told him everything, keeping back nothing, not even sparing herself or her own good name, willing to shoulder the blame and even to lose the respect of this old friend of her childhood if only the telling of the whole truth was going to save her husband from the danger that threatened him.

The old lawyer listened attentively until she had finished; then, looking up he demanded:

"What do you want me to do?"

Eagerly she bent forward:

"I want you to defend him—to protect him with all the power the law gives you, from this hideous plot which his unnatural children and his business associates have hatched. They are going into court at once to get him declared mentally irresponsible—perhaps insane!" Trembling with emotion, almost unable to speak, she held out her arms imploringly: "Oh, Mr. Booker, surely something can be done! It's all a lie—an infamous lie! He's as sane as you or I. He's only trying to do what's right—I'm sure of that."

Mr. Booker sat silent, his eyes on his writing pad, his fingers rapping out a tune on the polished top of the desk, a favorite trick of his when thinking. Suddenly he turned to his client and looking fixedly at her over his spectacles asked abruptly:

"Why do you wish to stop these proceedings? Your interests are identical with those of the children. In making this distribution of his vast fortune as he's doing, Mr. Rodman is imperiling your interests as well. Why are you not in harmony with those seeking to restrain him?"

It was a direct question and one that could not

be evaded. After a moment's hesitation she answered:

"Because I love my husband."

The lawyer elevated his eyebrows. In a surprised tone he said:

"But I understood you to say that you and he did not get along—that he insists on divorce."

Emily shook her head.

"He did not insist on a divorce. He offered me one and no doubt wonders why I do not avail myself of it." With a sigh she went on: "That's just it. He does not understand. He thinks I care for Ronald Hartridge. He has never taken the trouble to discover the real truth."

"You don't care any more for Ronald Hartridge in that way?"

"Not in the least. That is all dead and gone. I made a mistake which I've bitterly rued since. A young girl's infatuation for a handsome man of her own age made me blind to the far superior qualities of the older man I married."

Mr. Booker stroked his white side whiskers. Thoughtfully he said:

"Suppose your husband could be convinced of the truth of this?"

Emily looked up, her face beaming.

"Oh," she exclaimed, "I should be the happiest woman in all the world."

The lawyer chuckled and rubbed his hands. That was the way he liked to hear a woman talk—straight from the shoulder. With a mischievous twinkle in his eye he said:

"Well, the first thing to be done is to rout the enemy——"

"How?" she demanded anxiously.

"Leave it to me. I'll find a way. Of course——" He hesitated and then went on: "Of course, you understand they'll try and injure you all they can. They'll bring in this Ronald Hartridge affair. You are prepared for that?"

"Yes—I am prepared for any sacrifice—no matter what it is—if only James can be protected. They may ruin my reputation if they want to, drag my good name in the mire——"

Bang!

The lawyer's fist came down on the desk with a crash.

"Well, they shan't! That's all there is to that!" he exclaimed.

"What can we do?" she asked eagerly.

His brow wrinkled in silent meditation for a moment. Then, slowly, he exclaimed exuberantly:

"I've got it. That's right. Why didn't I think of it before?"

"What?" exclaimed Emily excitedly.

"We'll spike their guns before they open fire."

The financier's wife stared, not understanding. The lawyer went on to explain:

"You see, it's like this. Like most people who try to do something they shouldn't do, your friends have overreached themselves. That is to say in their anxiety to put Mr. Rodman in an insane asylum they have, without stopping to think, run the risk of being put in jail themselves. It seems very clear to me, from the story you tell, that your husband's children, his partners and possibly also his lawyer, Mr. Pollard, have got together and railroaded this thing through uniquely to serve their own selfish interests. The conspiracy laws in this State are very strict and very explicit. It is a State's prison offense. If we can prove con-

spiracy to deprive a man of his civil rights we can put all of them behind the bars in short order."

Emily looked dubious.

"But how will their punishment help my husband?" she asked.

The lawyer winked sagaciously. In a low tone he said:

"Don't you see? It'll only be a bluff on our part. It would never do for us to begin proceedings against them. That would involve dragging you in and entail all kinds of unpleasantness. My idea is this: they'll be so scared at the idea of an indictment that they'll be willing to do anything. That's all we want, isn't it?"

Emily smiled approval.

"Oh, aren't you clever!" she exclaimed.

The lawyer grew thoughtful.

"We mustn't make any mistakes," he said gravely. "The difficulty will be to prove conspiracy."

Emily's face brightened.

"Oh, that's easy enough," she exclaimed. "I'm sure I could get Keith—that's the younger brother—to admit he was persuaded to sign the applica-

tion. He's a good-natured boy and more friendly to me than any of the others."

Mr. Booker looked up. Quickly he said:

"If you can do that, we've got 'em."

"What shall I do?" she demanded.

"Get that boy to write you a letter, saying he had signed the application against his will and at the instigation of others, each of whom he had better name. And if you can get any of the others to recant, do so. The more the merrier. And the quicker you get to work the better."

Emily rose, her face radiant. Holding out her hand she exclaimed gratefully:

"How can I ever repay you? I know exactly what you want and I won't lose a moment. Directly I've done anything I'll telephone you."

"Very good," said the lawyer as he escorted her to the door. "I wish you every success. Unless I'm very much mistaken they'll come to terms."

As she reached the outer office, she turned and asked:

"Shall I say anything to my husband about it?"

The lawyer shook his head.

"No—not a word. That might spoil everything. Leave that to me."

As the banker's wife rode home she felt like a different woman. A tremendous load had been lifted from her mind. Now at least she could think and plan what she was going to do. The first thing was to get a signed statement from Keith. That would be easy. Idle and flippant though he was, she felt sure she could arouse him to a sense of what was right, and open his eyes to the enormity of his brother's conduct. It might also be possible to win Agatha over. Haste was not advisable. They might take alarm and warn the others. She must watch for an opportunity, and meantime James must not have the slightest idea what was going on. As she alighted from the taxicab at the foot of the *perron* of her house, the chimes of the church close by struck six. Vaguely she wondered if her husband had come home. On leaving that morning he had said he would return early.

"Has Mr. Rodman come in yet?" she demanded of the ubiquitous Hendricks as he hurried down the steps to assist his mistress.

"Yes, m'm, but——"

She immediately noticed that the butler's manner was peculiar. Both he and the footmen seemed to look at her in a singular manner as if during her absence something had happened of which they knew she was still ignorant. Instantly alarmed she exclaimed:

"But what, Hendricks?"

With some hesitation the butler went on:

"Mr. Rodman came home unexpectedly about half past two, m'm. You had just left the house. He asked for you and inquired where you had gone. I could not tell him because I did not know. No one knew. Mr. Rodman then went upstairs to his room and presently rang for me. 'Hendricks,' he says, 'put a few things in a bag. I'm going away.'"

Emily started. She felt herself grow hot and cold in turns. Her knees shook under her. Clutching at a chair for support she faltered:

"Going away? Where to?"

"I don't know, m'm. Mr. Rodman said nothing —only that I should put a few things in a suitcase. When I had finished he told me to send for

a taxicab. 'Will you be gone long, sir?' I ventured to say. 'I don't know, Hendricks.' That's all I could get out of him. Any message for the missis, sir? I ventured again. No reply to that at all, m'm. Five minutes later he left the house."

Emily listened like one in a dream. He had gone away without a word, perhaps thinking her guilty of—— He had asked for her, no one knew where she had gone. He had jumped at conclusions and no doubt believed she had deceived him. Oh, God —if only she had told him! She mustn't let the servants see anything was wrong. Everything must be hidden from them at any cost. Making an effort to control herself she stammered:

"Oh, yes, I remember now. Mr. Rodman told me he might have to run over to Philadelphia for a day or two. I'll be alone for dinner to-night, Hendricks."

The butler bowed.

"Very well, m'm."

He and the other servants tactfully turned away in silence and Emily, hiding her feelings as best she could, went up the marble staircase to her own apartments.

Once she had locked herself in, she gave way entirely and, flinging herself on the bed, burst into tears.

Why had he gone away like this—without a word? It could only be that he believed her faithless. No doubt, he was convinced that she would accept his offer of a divorce and meantime he had left the house so as to make it easier for her. Ah, if he only knew where her real affection was! If he only knew that during all these past weeks she had learned to love him more and more until now he had really come to be a necessary part of her existence! Yes, she loved her husband truly, unselfishly. She realized now what a good man at heart he was. He had done wrong. He had allowed his ambition to warp his better nature. But now his conscience was awakened he was willing to make full reparation. And he was doing it all single-handed, surrounded by enemies of all kinds. He did not even have the consolation of knowing that his wife was with him, sympathized with him, was eager to help him. He thought she was as indifferent and as hostile as the rest.

She wondered where he had gone, if he would

write or telegraph to let her know his whereabouts. If he did not she would go mad. The anxiety and suspense would be more than she could bear.

As she was at the mirror, trying to remove the telltale mark of tears, there was a sharp rap at the door.

"Who's there?" she asked.

"It's I, Emily," exclaimed Jimmie's voice. "Let me in, please."

Quickly she went to the door and unlocked it. In rushed Jimmie, pale and disheveled.

"Where's father?" he gasped.

His stepmother shook her head. Coldly she answered:

"I know no more than you do. He was gone when I got home. I haven't the faintest idea where he's gone." Her face flushing, unable to control the anger that surged up within her she added: "But I'll tell you something, Jimmie. If your father's gone—God knows where—it's you that drove him away. He's gone to escape your damnable plotting and I'm glad of it—I'm glad of it!"

The young man stood and stared at her. He did not doubt that she was speaking the truth. He

knew enough of his father's relations with his wife to be aware that they were not on very good terms. It was quite likely that he had gone away without making confidant of a soul. What a calamity! What was to be done? Almost panic-stricken he exclaimed:

"Do you realize what this means—his absence? Away from all control, there's nothing he can't do. He can draw checks and give away every penny he possesses in the world. We shall all be ruined—you as well as the rest of us!"

Emily drew herself up. Her eyes flashing, her bosom heaving with emotion, she replied indignantly:

"I hope to God we shall be ruined! I hope you will all be penniless—I among the rest. Then perhaps we shall appreciate for the first time what we have lost. Oh, I don't mean the money. That's been your curse. I mean the love and respect of a good man—a kind husband and father. We all misunderstood him. Only too late I realize it now. God knows I would give years of my life only to be able to tell him how dear he is to me! But you—his unnatural children—you have plotted

against him, you have stung the hand that fed you. I don't blame Keith and Agatha so much. It's you, Jimmie, who are the guilty one. Greedy for power, greedy for money, you have stopped at nothing, nothing, and this is the price we all must pay—he has gone—he has left us——"

She stopped unable to speak further, overcome by her emotion.

Jimmie looked at her curiously and shrugged his shoulders. Cynically he said:

"That's the trouble with you women. You're all sentiment—all nerves. One can't talk business with women. You're too unpractical. What you say is nothing but hysteria. My father's acting queer—you know it as well as any of us. If he were all right, he wouldn't do or say the foolish things he does. It's my duty as the eldest son to stop him before he goes too far. Mr. Pollard, his own attorney, agrees with me perfectly. So do his partners, Mr. Hartridge and Mr. Bulstrode. I'll find my father if it takes all the detective force in the United States and we'll put him where he can do no harm. And I won't stand any interference from you—do you understand?"

He assumed a threatening, bullying tone which she was quick to resent. Pointing to the door she said quickly:

"I understand this—that you are behaving in an insolent, ungentlemanly manner. You will leave my room this instant. If you don't I shall ring for the servants."

He bowed mockingly.

"I won't put you to that trouble, stepmother dear. The next time we meet will probably be in court."

"I trust to Heaven it will," she cried, as he went through the door. "But I'd be careful I were on the right side if I were you."

CHAPTER XVI

NEW YORK, always greedy for something to gossip about, now had a sensation after its own heart. James Rodman had disappeared. The Money King had dropped out of sight as completely as if the ground had opened and swallowed him. His family did not know where he was. He had not been seen by anyone for a week and his business associates, unable to tell what he might be doing, could not conceal their anxiety. Wall Street was filled with startling rumors. One report had it that the financier, on the eve of Government prosecution, had committed suicide. Other statements were that he had been seen on a steamer bound for Europe. Some were positive that they had recognized him, although disguised, wandering aimlessly around the streets of St. Louis.

At the Rodman residence all was uncertainty and confusion. The house was besieged every day by

reporters, but nothing could be learned of the financier's whereabouts. Emily, almost prostrated with grief and worry, denied herself to all callers, keeping as much as possible to the privacy of her own room, hoping each day that a telegram or letter would come to relieve the terrible suspense.

Jimmie, frantic with anxiety, and furious at what he declared to be his father's inexcusable behavior, remained downtown all day at the office closeted with Hartridge, Sr., Mr. Bulstrode and Mr. Pollard, working out a plan to meet this new emergency. Keith, who had gone away on an automobile trip the day before his father disappeared, had been telegraphed for and was expected home any moment. Agatha and her husband, appalled at this unexpected turn in affairs, which threatened the curtailing of their allowance, walked disconsolately around the demoralized house, bewildered and grumbling.

Meantime Emily was not idle. She had not forgotten Mr. Booker's instructions to get as many affidavits proving conspiracy as she could, and she only waited for Keith's return home to carry them out. Although terribly distressed, she tried not to

be worried about her husband's extraordinary silence and to persuade herself that there was no real reason for alarm. No doubt he had gone away for a few days' rest and had decided to go in this mysterious, secretive way so as to be sure of complete quiet and rest, without stopping to think of the excitement his disappearance would cause in financial circles. But apart from that, even supposing she had no reason to be apprehensive as to his safety, she felt terribly hurt in her *amour propre*. He would not have acted in this way if there remained in his heart one spark of affection for her. She could not help feeling hurt that he had not shown more confidence in her. Yet, on the other hand, was she not to blame if, during the last few months, his trust in her had been shattered? He could not be aware of the great change that had come over her feelings. No doubt he still believed she cared for Ronald and welcomed the offer of divorce which he had made her. Only time and continued devotion on her part to her wifely duty would convince him of the contrary and open his eyes at last to the truth.

Decidedly the most perturbed and perplexed

member of the millionaire's household was the head butler. During all the five-and-thirty years he had been in service Mr. Hendricks had never been connected with such a scandal and he felt considerably aggrieved. As he confided to the cook below stairs, he had heard tell of heiresses eloping with grooms and of young men of the family kissing good-looking housemaids, but for the master himself to so far forget his sense of decorum as to deliberately abscond like a $15 a week clerk was, to say the least, most ungentlemanly behavior. The situation embarrassed the butler all the more in that never being sure when Mr. Rodman would take it into his head to return, he was compelled to be on duty at the front door, morning, noon and night. It would never do for his master to come in suddenly and not find him on duty. Therefore, grumbling and growling, but with real concern at heart for the fate of a master who had always treated him well, Hendricks paced patiently up and down the mosaic-laid foyer, and spent long, weary hours gazing through the steel door at the winding path leading to the Avenue.

To-day he had been at his post ever since lunch.

It was now nearly three and, feeling utterly exhausted, he was just wondering whether it would be safe to go downstairs and crawl in somewhere for a nap when the sound of an automobile stopping outside caused him to run with alacrity to the front door which the stalwart footman had already thrown wide open. Could it be Mr. Rodman? he gasped to himself. No, that step was too light for his master. The newcomer ran up the marble *perron* two stairs at a time and the next moment appeared. It was Keith.

"Hello, Hendricks," grinned the young man on seeing the butler. "What's the trouble? I got the wire all right. Spoilt our little party—bally shame. Came back post-haste. What's the row?"

The butler looked grave.

"Your father—sir——"

Keith started. Instantly sobered, he exclaimed: "My father? He's all right, isn't he?"

"That we don't know, sir. We hope for the best. Mr. Rodman has disappeared. Haven't you read the papers, sir?"

Keith laughed as he tossed his hat and dust coat to one of the footmen.

"Read papers? Of course not. I've been away enjoying myself. Fifty miles from nowhere. How could I see a paper. Where's he gone?"

"We don't know, sir."

"And that is all you can tell me?"

The butler nodded.

"It's all I know, sir. Mr Rodman left the house a week ago without so much as an extra collar button. This was a week ago, and we have not heard from him since."

"And you have no idea where he is?"

"Not the slightest."

The young man laughed nervously. This was some joke they were playing on him. It sounded too much like yellow journalism to be true. Protestingly he exclaimed:

"Come now, Hendricks, tell me the truth—it's serious. You never tell the truth unless you have to, and I don't know whether you are telling it now. On your word of honor—on the Bible—cross yourself and all that, you don't know?"

The butler shook his head solemnly.

"No, sir, I wish to God I did. Mr. James doesn't know, Mrs. Rodman doesn't know."

For the first time Keith looked serious. It was no joke after all. His father had really gone away. He simply could not stand it any more. Jimmie and Hartridge and all the rest of them were responsible if anything had happened. Shaking his head gravely he exclaimed:

"We've driven him to it, Hendricks, if anything happens, we've driven him to it. My brother and Agatha have got a lot to answer for. I'm as bad as they are. I ought not to have allowed it."

The butler nodded approval.

"No, sir. If I may be permitted to state my opinion, sir, this new work that Mr. Rodman was engaged in—the work of restoring funds to those as had lost it through him—was new life to him, new life."

"Where's Mrs. Rodman?"

"She's upstairs in the library, sir."

"Very well, Hendricks. I'll run up and join her. Bring me a lemon squash, that's a good fellow. I'm thirsty as——"

"As usual, yes, sir."

A moment later Keith was upstairs in the library. He opened the door softly so as not to disturb

his stepmother who was seated near a window writing. She looked up as he entered and jumped to her feet with an exclamation of surprise.

"Hello, Keith, I'm so glad to see you. When did you get in?"

"This instant. I've just heard everything from Hendricks. Isn't it terrible? There's nothing new, I suppose?"

She shook her head.

"Not a word. I've sent telegrams—telephoned—made inquiries everywhere—not one favorable reply. If I only knew what had become of him."

The young man threw himself into a chair. In a self-reproachful kind of way he said:

"Well, I'm jolly sorry for my share in the business. I ought to have taken James by the scruff of the neck and—I suppose he's my elder brother—I ought not to talk that way of him."

Emily looked closely at him. If that was the way he looked at it, her task would be even easier than she dared hope. Sympathizingly she replied:

"It's too late for talk of any sort now. We must do something—do something—but what?"

The young man nodded approval. But what

could they do? The proceedings instituted by Jimmie were already begun. His brother had certainly been too hasty. It looked bad his father being away now. The public would interpret his absence wrongly. Yet what could be done? Perplexed, he scratched his head and said:

"The case comes up to-morrow, and if he isn't there, it will look bad, won't it? It will look as though he was afraid he couldn't stand the test."

"The test—what test?" asked Emily with affected innocence.

Keith hesitated and looked away. He knew she had disapproved of the proceedings and he felt that in her heart she must be censuring them for their conduct. He certainly was sorry enough now that he had a finger in it. Awkwardly he stammered:

"The test as to his—whether he is able to manage his own affairs, or not."

"Oh——"

There was a deep silence. Keith did not speak, but going to the window looked out drumming his fingers idly on the pane. Emily watched him closely. At last he broke the silence.

"Is there anything I can do?" he asked.

Eagerly she advanced toward him. Her opportunity had come.

"Yes," she answered. "You are one of the plaintiffs in the action against him—are you not?"

Keith looked at her dubiously.

"I think so," he stammered. "I'm not sure whether I'm plaintiff or defendant—I know—I know I'm something."

She bent eagerly forward. Earnestly she said:

"Well, you can withdraw your name, refuse to become a party to it."

He stared at her without replying, as if his brain were slow to understand exactly what she meant. Suddenly, the significance of what she was saying dawned upon him. Surely this was just the opportunity he had been looking for. Eagerly he exclaimed:

"Right you are! Yes, I can do that and I will —shall I have to go into court and swear that I am not one of the—I mean, what do I do—how do I do it?"

"Tell James you will not go into court, and will not swear to anything that will in the slightest

degree make it clear that your father is unable to manage his own affairs."

He jumped up, quite excited, his face beaming.

"Right you are!" he exclaimed. "By George, I —you know that takes a lot off my mind. I don't care if he doesn't leave me a penny. You know the old man wasn't a bad sort. I don't think he had any great respect for my intellect, but—but I—we've been living on him all these years and I am going to stand by him."

Emily, overjoyed at her success, was about to push her advantage and get him to write out the affidavit suggested by the lawyer when suddenly they were disturbed by the entrance of the butler. Addressing his mistress, Hendricks said:

"Mr. Hartridge and Mr. Bulstrode, Madam. They wanted to see Mr. James, and he is not at home. They'd like——"

Emily's first impulse was to say she was out. She had no desire to see them.

"Say I am not at home."

"Very good, m'm."

The butler had reached the door when she called him back. Perhaps it would be better to see them

after all. In that way, she could learn what their plans were, what they were doing. Quickly she exclaimed:

"Stay—wait a moment. Yes—tell them to come up."

Now was her opportunity. Directly the butler had disappeared she turned to Keith. Quickly, almost with feverish haste, she said:

"Keith, you ask me if you can do something to help me—you can. You know you would not have gone into this matter at all if it had not been for James, would you?"

The young man shook his head.

"Not by a darned sight. They all dragged me in—Jimmie, Mr. Bulstrode and Hartridge."

Earnestly she went on:

"Those three men promised you a share of your father's estate if you would swear that in your opinion he was insane. Is that a fact?"

He scratched his head.

"Not exactly. James told me I would get nothing if I didn't join with the family and—and—oh, yes, it was Agatha who said I'd have to—to make it appear that father didn't know what he

was doing—and then—and then—— I think that was all—it was something like that anyway."

Going to the desk, Emily took a piece of note-paper and laid it out in front of the boy. Then, handing him a pen she said firmly:

"Sit down at that table and write what you've just said out in the form of a letter to me, and sign it."

Docilely he took the pen and sat down at the desk as she directed.

"Just as you say," he said meekly.

As he began to write there was the sound of heavy footsteps and loud voices on the landing outside. The next instant, the library door was thrown open and Mr. Hartridge, Sr., entered, followed by Mr. Bulstrode and the lawyer Pollard.

CHAPTER XVII

THE two promoters entered noisily, their manner offensively insolent and obstreperous. Their attitude was that of men who had a grievance and who intended to fight a fancied or real injury with all the strength and resources they possessed. It was a matter of life and death to them—this silencing of Rodman. He must be put out of the way of doing mischief without further delay, or there was no telling what the consequences might be. As they came in they looked sharply at the financier's wife. They more than half suspected her of complicity in the whole affair. They were confident she knew where her husband was and they now proposed, with the lawyer's help, to force her to tell. Mr. Hartridge was the spokesman. Pursing his lips he began abruptly:

"Sorry to disturb you, Madam, but—our anxiety

to know if there has been any news of Mr. Rodman must be our excuse."

"Have you heard from him?" snapped Bulstrode.

Before Emily could answer, Keith, ignoring the presence of the others, looked up and asked ingenuously:

"Shall I address you as Mrs. Rodman or Emily?"

"Emily," she smiled.

The young man started writing again.

"Dear Emily——" Impatiently he exclaimed: "Rotten pen!"

Emily looked calmly at the intruders, but made no answer. She resented their rude manner, and wanted them to know it.

"Do you know where he is?" repeated Mr. Hartridge sharply.

Emily drew herself up. Coldly she replied:

"I must decline to answer your questions. I see no reason why my husband's whereabouts should be made known to you, nor can I see any reason you have for wishing to see him—unless you have some new form of persecution you——"

Mr. Bulstrode stepped forward. If the batteries

were to be unmasked he wanted to be on the firing line. Pugnaciously he exclaimed:

"We have not persecuted him, Mrs. Rodman. It is he who has persecuted us. However, there's nothing to be gained by going into that question. If you do know where he is I insist that you tell us."

She hesitated a moment as if deliberating within herself. Finally she said:

"I'll tell you on one condition."

"What?" demanded the others.

"Withdraw this disgraceful action against him."

Bulstrode threw up his hands. Hypocritically he exclaimed:

"The matter is not entirely in our hands—his children——"

Once more Keith looked up from the desk.

"Shall I sign it 'Yours truly' like a business letter?"

"Yes," replied Emily hastily going over to him.

The promoters watched her with growing impatience. Angrily Bulstrode demanded:

"Is that all the satisfaction you can give us?"

"That is all," she answered coldly. Turning to

Keith she took the letter from him. After reading it through carefully, she folded it and placed it in her bosom. Then, going up to the young man she whispered:

"Thank you, Keith. You don't know what good this will do. Now leave me alone with them, that's a good boy."

"Right you are," he answered as he made for the door. "I'm outside if you want me."

Hartridge and Bulstrode still stood watching her, an expression of ill concealed impatience and wrath on their heavy faces. Behind them stood Mr. Pollard, looking over a bundle of papers he held in his hand.

"Come," repeated Mr. Hartridge, "is that all the satisfaction you can give us?"

Suddenly she turned on them, her eyes flashing, holding out in her hand the paper Keith had given her.

"All except this!" she exclaimed triumphantly. "I have ample evidence here to prove that you have entered into a conspiracy with James Rodman, Jr., to so prejudice public opinion against Mr. Rodman that he will be deprived of his civil rights."

The two promoters, struck speechless, looked at each other in consternation. What new move was this? Mr. Pollard, more accustomed to encountering obstacles, retained his self-possession.

"Indeed!" he exclaimed, elevating his eyebrows in mock alarm.

But Bulstrode was not easily daunted. Once his first astonishment was over, he returned savagely to the attack. Shaking his finger at the financier's wife and so enraged that he could hardly articulate, he roared:

"That's all right. If you want to fight, go ahead. We'll give you all you want. We have in our hands all the correspondence that has passed between you and Ronald Hartridge before your engagement to Mr. Rodman, during your engagement and after your marriage. Mr. Pollard will tell you we are in a position to prove in the public courts that your conduct was the chief cause of Mr. Rodman's mental trouble."

Emily looked at him with the greatest contempt. What could she expect of such antagonists as these? Scornfully she said:

"Make your meaning plainer. You intend to

publicly attack my reputation unless I withdraw my opposition to your application that my husband be declared mentally irresponsible?"

"Something of that sort—yes," replied Bulstrode defiantly.

Emily faced them, pale and tense with anger. This was too much. She knew they were capable of almost anything to gain their end, but that they would delberately try to ruin her good name—she had not dreamed they would attempt that.

"You dare not—you dare not!" she exclaimed.

Mr. Pollard stepped forward. He appeared rather ashamed of the side on which he found himself and his manner was nervous and constrained. Apologetically he said:

"We must—your conduct with Ronald Hartridge is the strongest part of our case—it is the direct cause of your husband's affliction—of this, I have personal knowledge."

The banker's wife drew herself up. Haughtily she asked:

"What can you prove?"

The lawyer evaded her direct gaze. Awkwardly he stammered:

"At the time of your marriage—and after—there was a tacit agreement between you and young Hartridge. You pledged yourself to become his wife in the event of Mr. Rodman's death. Long after you married Mr. Rodman you carried on this intrigue with Ronald Hartridge. Letters we have will prove this."

"Who gave you those letters?" she demanded sternly.

He did not answer and she repeated:

"Who gave you those letters?"

"We have them," he replied curtly, "that's sufficient."

She laughed bitterly.

"If you won't tell me, I'll tell you. Ronald Hartridge gave them to you—to his father—to help your case. Nothing is sacred—nothing!"

The lawyer made a deprecating gesture as if the letters in themselves were of small account. Quickly he went on:

"Apart from that, your husband has confided in me from time to time that his marriage was a terrible mistake, that he spent many sleepless nights,

that his wife loved another man and that it was bound to end miserably."

The lines about Emily's mouth tightened.

"In plain words," she exclaimed, "you are going to make it appear to the world that my conduct drove him out of his mind."

He shrugged his shoulders.

"That is putting it harshly."

"What does it matter how one puts it?" she exclaimed impatiently. "Is that what you are going to do?"

Bulstrode nodded. Mockingly he remarked:

"Mrs. Rodman is quite right. The bitter truth remains—however you sugar-coat it."

Emily turned on him, her eyes flashing. If the truth must be told, she intended to tell it in her own way. Wrathfully she burst forth:

"It is not the bitter truth—it's a wicked lie. My affair, as you call it, with Ronald Hartridge was a romantic girlish attachment which played no part in my life as a married woman. Whatever promises I made were momentary and thoughtless. I sympathized with him—I realized that while my love for him was growing less, his love for me was

growing greater. Long ago I broke off all communication with him."

A cynical smile hovered around Mr. Pollard's lips. Carelessly he said:

"You'll find it difficult to prove that in view of the impending divorce——"

"There is no divorce," said Emily positively, "and there will be none."

Bulstrode glared at her. What new fit of obstinacy was this? Angrily he went on:

"You may withdraw it of course, but the fact has already been made public."

Emily angrily turned her back on them. It was impossible to talk any further to her husband's partners. They irritated her so much that she felt herself choking with pent up indignation. Controlling herself by an effort and addressing the lawyer she said with quiet dignity:

"A great many facts have been made public, Mr. Pollard, that have turned out to be lies manufactured for the purpose of misleading the public. The whole ground of your case against my husband rests on his—on troubles and distorted half-truths

—and now you're going to sacrifice my reputation, to make me an outcast—a pari——"

Mr. Hartridge smilingly stroked his side whiskers. Beaming on her, he interrupted:

"Oh, but you won't allow yourself to be sacrificed."

"I'm quite sure you won't——" added Bulstrode.

"You are quite sure, are you?" she exclaimed contemptuously.

"It is not fair to yourself," insisted Bulstrode.

"Is it fair to my husband?" she demanded.

The promoter made an impatient gesture with his arms.

"Fair to a monomaniac who has cut the ground from beneath our feet—who has given away our business secrets, shown us up to the world as a gang of thieves——"

Emily turned on him. Like a flash came the question:

"And pray—what are you?"

Mr. Hartridge pulled himself up and threw out his chest. With an attempt at dignity he replied:

"We are business men and our methods are no

different to other business men—we buy at one price and sell at another."

Mr. Bulstrode's eyes glistened viciously. Tapping the floor impatiently with his foot he asked:

"Will you withdraw from the position you have taken or will you compel us to—to——"

The lawyer finished the sentence for him.

"To raise the question of your sincerity by proving that you are not as devoted to your husband as you would make it appear——"

"Will you withdraw?" almost shouted Bulstrode who was getting tired of all this talking.

Emily drew back a few steps. Determinedly she answered:

"No—no, I will not. I refuse absolutely to withdraw my opposition to your suit. Prove anything, everything you can, make me an outcast from society, a thing to be held up to the public scorn and derision, if it suits your purpose, but remember my husband in his weakest moment is a giant compared to you. He is convinced that the massing up of countless millions is a crime—not only against God and the community—but against himself, and he has the courage of his convictions.

He is a great, big, noble man. Do you think he will let an army of little puny money makers like you stop him in the work of fighting for his principles—no—tell the truth—all the truth, if you will, but if you dare to utter one lie against me, you will have him to reckon with. Even if you put him into an lunatic asylum or drive him into his grave, his ideas will survive and will prove stronger than you are, and will live on when you are dead and gone!"

With this final indignant outburst, the vehemence of which left them staring at each other open-mouthed, she turned on her heel and walked out of the room.

CHAPTER XVIII

THE two promoters looked at each other blankly. They had hardly expected determined opposition of this kind. Things might not go so easily as they anticipated. Completely puzzled, Bulstrode pulled savagely at his whiskers.

"The woman is a stone wall," he growled.

Mr. Pollard shrugged his shoulders. Women were not easy to handle. He knew that from a long business experience and Mrs. Rodman appeared to be even more troublesome than most of her sex.

"Doesn't it seem absurd? To sacrifice her reputation, her social position and for what? She doesn't want his money, she is willing to let him squander it. What is her object?"

"She is a fool," exclaimed Bulstrode with an impatient gesture.

Mr. Hartridge shook his head. He had watched

the financier's wife closely while she was speaking and what he had noted convinced him that she was sincere.

"No—she believes in him—I wish—oh, dear—oh, dear."

Bulstrode glared angrily at his partner. Anxiously he protested:

"For God's sake, Hartridge, don't weaken—we must stand pat now or go under."

Mr. Hartridge shook his head dubiously. He was not a quitter by any means, but they must be careful not to make a mistake. Hesitatingly he stammered:

"I know, but——"

Before Bulstrode could make further protest, the library door opened and Jimmie entered hurriedly. Glad to see the financier's son at this juncture, Bulstrode exclaimed:

"Oh—here you are!"

"Any news of Father?" demanded the young man anxiously.

Bulstrode shook his head.

"Not a word. Mrs. Rodman is the only one

who knows his whereabouts and she's the last one in the world who will tell us."

"She refuses to tell us unless we withdraw the case," said Mr. Pollard coming forward.

Jimmie frowned. This was just what he feared. Impatiently he exclaimed:

"It's curious how she stands in her own light. Here we all are working for a laudable object in which she will share the benefit and she treats us as if we were criminals."

"Yes—I noticed that," snapped Bulstrode savagely.

Mr. Hartridge came forward. Taking from his pocket a fragment of ticker tape, he held it out to the financier's son.

"Have you heard the latest from Washington?" he demanded.

"No—what?"

"The Attorney General has dropped the case against your father in view of the fact that he has made such efforts to restore the moneys which he has acknowledged he acquired by fraud."

Jimmie shrugged his shoulders. Carelessly he said:

"I don't see that it makes very much difference whether the Government takes it away from him or whether he gives it up of his own accord, if we are not to get it."

"That isn't the worst of it though," interrupted Bulstrode. "The Attorney General has informed us that if we follow your father's example the Government suits against us will also be dropped—a cursed fine mess he has stirred up, hasn't he?"

Jimmie looked grave. He bit his lip till the blood came. Quickly he replied:

"Well, we must take every step to protect what there is left."

"The damage is done now," grumbled Bulstrode. "We are marked men. Every business transaction we go into is weighed and examined through a microscope. I am afraid he has killed the goose that laid the golden eggs. We are not permitted to run our own business."

Mr. Hartridge, who for some time had been showing signs of increasing nervousness, thought the moment opportune to express his opinion frankly. He had not altogether approved of the steps that had been taken from the start, but Bul-

strode and Pollard had argued him into it and he had allowed himself to be persuaded against his better judgment, but he did not like the way things were developing and he felt that his first instinct to keep his skirts clean of any crooked business had been the right one. Nervously he stammered:

"I may as well tell you, Bulstrode, and you, James, that I don't want to be identified too closely with this business of getting her letters from Ronald under the pretext of looking at them."

Bulstrode glared at his partner.

"Do you suppose we like it?" he roared. "The case comes up to-morrow—we must go through with it now."

Mr. Hartridge shuffled uneasily about on his feet. Becoming more nervous every minute he stammered:

"Not necessarily. The damage has been done. As you say we are marked men. I don't see what is to be gained by my appearing—the fact is, James, I'd rather you wouldn't call me at all. Mrs. Rodman's attitude and her remarks have completely upset me. Even if you do win your case I don't see how we are going to prove to the satisfaction

of the Government that our business transactions have been any more legitimate than your father's."

"They are legitimate," insisted Bulstrode. "It always will be legitimate for a man to buy as cheap as he can and sell at as high a price as possible—that's the cardinal principle of all business transactions."

Mr. Hartridge shrugged his shoulders.

"Well, I—won't go into that. We've made money and I—I only hope that we shall be allowed to keep it—that's all. I shall be at the office if there's any news. Are you coming, Bulstrode?"

Before his partner could answer Agatha entered the room. Surprised to find so many present, the banker's daughter at first drew back, fearing she had disturbed a business meeting, but Mr. Hartridge motioned to her.

"Come in, Miss Agatha. Come in—no secrets here. I'm going anyhow. Coming Bulstrode?"

Shaking hands with the newcomer, he nodded to the others, and disappeared. Bulstrode, who was about to follow, turned to Jimmie.

"Just a word, James. We can't withdraw the suit—never mind what Hartridge says."

The financier's son looked perplexed. Hesitatingly he said:

"I can't understand this change of—of attitude. He was so heartily in favor of it."

"Yes, I know," said Bulstrode. "Mrs. Rodman has frightened him. I don't think he will appear to-morrow."

Jimmie shrugged his shoulders. Indifferently he said:

"If he wants to go, let him. Our case is quite strong enough without him—the experts can prove at least twenty well-defined hallucinations."

Bulstrode nodded assent. In a low tone he whispered:

"Well, in any case, let me know the moment you hear anything as to your father's whereabouts."

After he had disappeared Agatha looked inquiringly at her brother.

"What does he mean about Mr. Hartridge, James?"

"He is weakening—he is afraid to go on with this case against Father. He feels that it may prejudice the business world against them."

A serious expression came over the girl's face

as she dropped into a chair. That was just what she herself had been thinking. After a pause she said:

"Perhaps he is right. I'm not quite sure myself about it. It does seem a terrible thing to do, doesn't it, James?"

"Terrible—yes. But it's absolutely forced on us. We must protect ourselves. After all—all I ask is to be placed in a position where I can protect Father against himself—it's a son's duty to protect his father's interests."

With a sigh she replied:

"Perhaps you are right—but——"

At that moment Vansittart came in faultlessly dressed as usual, but pale and careworn looking. Things were looking pretty black. The news of Mr. Rodman's disappearance had been enough to bring all his creditors down on him like a pack of hungry wolves. Unless something were done quickly he and Agatha would be in a nice fix.

"Has the old man turned up?" he inquired anxiously.

Agatha frowned at him. Peevishly she exclaimed:

"Van, I—I wish you would please remember you are referring to my Father. Please be more respectful. Your feeble efforts at humor are ill timed."

He laughed feebly.

"I am just as respectful as you are—but I show it in another way—that's all. I have a sense of humor, you haven't. Well, have you decided how the division is going to be made yet?"

"What division?" demanded Jimmie looking up.

"When the court appoints us——"

"Appoints us? Will you remember, Van, that your relationship to our family is by marriage and not in a direct line."

Agatha came to the rescue. Hastily she explained:

"What Van means is that we shall be appointed and that as my husband, of course, he will——"

Jimmie frowned. Coldly he said:

"I think this discussion of division and appointments before the case comes on is, to say the least, in rotten bad taste. As the eldest son naturally I shall be the sole administrator."

Agatha flushed.

"Do you mean to say that I am to be left out?" she snapped.

"Not at all. The matter will simply be left in my hands."

"And what about Keith—won't he——"

Her brother put out his hands soothingly.

"Your interests will be looked after, Agatha."

The young woman shook her head dubiously.

"I'm not so sure of that, James. I've been thinking it all over. I didn't get a wink of sleep last night. Van will tell you."

Her husband chuckled.

"My dear Ag—I didn't get home until three o'clock—and then you said I woke you up."

"I wasn't asleep, but that isn't the point. I am worried about this. Do you think it right to—to try and prove that Father is mentally incapable?"

Jimmie interrupted her.

"If you saw a child reaching out its hand to grasp a red hot iron would you consider it right to prevent that child from burning itself?"

"Of course."

"Well, that is precisely what we are doing. When Father is restored to health, he will be the

first to thank us for having taken steps to—adopting the language of my simile—prevent him from burning himself."

Vansittart, willing to endorse anything that would help his bank account, nodded approval. Heartily he said:

"That's a damn good argument, James. I didn't think that you were so imaginative."

Jimmie glared at him.

"Would you mind keeping your ill-timed pleasantries to yourself?"

"You are in a beastly temper this morning, James."

"I suppose you will make some allowance for—for the nervous anxiety of a man who is keenly alive to the tremendous responsibilities that have devolved on his shoulders. It is an unpleasant duty we have to perform."

As he spoke the door of the library opened and Hendricks appeared.

"Luncheon is served, sir."

Vansittart made a bolt for the door. Apologetically he said:

"I've just had breakfast, but I'll take a nibble with you."

Jimmie turned to the butler.

"Hendricks, ask Mrs. Rodman if she will join us at lunch. Van, you and Agatha get your lunch. I'll join you in a moment."

As the butler went to obey the order Agatha turned to her brother.

"Have you seen Emily this morning?"

"No."

"Nor I. I think she is purposely avoiding us."

"It looks like it."

"I wonder if she knows where Father is and won't tell us."

"It's more than likely."

"She's a pretty astute young person, is Emily Rodman. She knows what she's about. We can thank her for this whole catastrophe."

Agatha went out and at the same moment Hendricks re-entered the room.

"Mrs. Rodman's compliments, sir. She will take lunch in her own room."

Jimmie stood silent for a moment. Evidently his stepmother wished to avoid him. But he was

determined to speak to her. Turning again to the butler he said peremptorily:

"Tell Mrs. Rodman I wish to see her."

The butler disappeared and the young man nervously paced the floor. Matters were rapidly coming to a crisis, that was evident. His father's wife defied him. They must act quickly if anything was to be done.

The butler reappeared.

"Mrs. Rodman's compliments, sir. If the matter is important will you be good enough to write it, as she is unable to see anyone."

"Is she ill?"

"No, sir."

Uncertain what to do next, Jimmie dropped into a chair at the desk. Yes, she defied him and there was no way to compel her. He would write her a letter. Taking a piece of paper, he was about to begin when suddenly the telephone bell rang.

"See who it is, Hendricks."

The butler went to the desk and picked up the receiver.

"Hello—Mrs. Rodman is engaged. Can you give me a message?" Turning to Jimmie he said:

"It's a newspaper office, sir. The City Editor wants to know if the report that Mrs. Rodman intends bringing a divorce against Mr. Rodman is true."

"Is that the message?"

"Yes, sir."

"Well, take it to Mrs. Rodman."

"Yes, sir. Hold the wire."

He went out to take the message to the financier's wife and directly his back was turned, Jimmie, an exultant expression on his face, went quickly to the phone. Picking up the receiver he said:

"Yes—it's partially true—er—there's something in it—yes—you may say so on my authority. This is James, Rodman, Jr.—yes—eh? Mrs. Rodman's lawyer is Henry Booker, downtown—yes. No—that's all the information I can give you. Good-by."

He hung up the receiver just as the butler re-entered, and re-seating himself at the desk, went on writing. As Hendricks crossed over to the telephone he looked up and said:

"It's all right, Hendricks. I have answered it

myself. Just a moment. Give this note to Mrs. Rodman."

"Yes, sir."

As the butler started out of the door, the telephone bell rang again. Hendricks ran to pick up the receiver.

"Yes, I'll tell her, sir—what name? Oh—Booker. Yes, sir. If you will hold the wire, I'll——"

As he spoke the door opened and Emily appeared.

CHAPTER XIX

AS his mistress entered the room, the butler hastened forward and handed her the note which had been entrusted to him.

"Mr. James asked me to give you this, m'm. Mr. Booker is calling you on the 'phone, m'm."

Taking the note, Emily went quickly to the desk and picked up the receiver. After listening a moment, while Hendricks left the room, she exclaimed:

"It's absolutely false. I don't know where the information came from. I don't know who could have given out the information that my husband made statements justifying my bringing action against him. Yes—of course. It didn't come through you. Yes come up at once and bring all the papers in the case with you—everything, especially the letters he sent you."

Hooking up the receiver, she sat down and

opened Jimmie's letter. Her eyes brightened as she read, her entire expression became jubilant.

"Splendid—splendid!" she exclaimed.

The sound of a step made her look up. Ronald had entered the room and was standing watching her. Surprised at the intrusion, she rose quickly and coldly exclaimed:

"Mr. Hartridge——"

He looked at her searchingly. Quickly he exclaimed:

"I had to come. You have heard the news." Advancing he held out his arms. "Emily——"

She drew back. Frigidly she replied:

"Yes—my lawyer, Mr. Booker, just informed me over the phone. It's terrible—it's a wicked, cruel lie."

A look of blank astonishment came over his face.

"Emily—you don't mean to say it's not true——"

"True—that I am about to sue my husband for divorce, and for such a man as you——"

Her tone was full of contempt. He winced as he replied:

"Emily, surely you are not angry with me for hoping——"

"No," she retorted, "not for hoping, but using such vile methods——"

Pointing to the newspapers, he said reproachfully:

"I see—you think that I am responsible for that article in the—— You think that I'd stoop to such a mean cowardly piece of business——"

She looked at him doubtfully.

"I don't know—that idea hadn't occurred to me, but since you mention it, I think it quite probable that you would——"

"But I give you my word of honor that I know nothing."

She laughed mockingly. Bitterly she replied:

"Your word of honor—Ronald Hartridge—your word means nothing, and your honor still less."

Folding his arms, he gazed steadily at her.

"How can you say such bitter, cruel things? How can you so insult me and give me no chance to defend myself."

"Is there any defense for actions like yours?"

"What actions?" he demanded.

"You promised to burn the letters I wrote you."

"Yes."

"Did you?"

He was silent for a moment. Then, he said:

"No, I kept them. I like to read them. They gave me courage—I—I know it was wrong, but is that any reason why——"

"What has become of them?" she demanded.

"I have them—they are locked up in my desk." Anxiously he added: "Why?"

She looked searchingly at him, as if wondering if he were telling the truth.

"Are you quite sure they are locked in your desk?" she demanded.

"Quite."

"Quite sure?"

"Yes."

"Then how is it that Mr. Pollard intends to produce them in court to-morrow?"

He started and looked at her in the greatest surprise.

"That's not true, Emily. Is——"

She shrugged her shoulders. Why should he

go on lying? She despised him all the more for it. Impatiently she exclaimed:

"Oh, why don't you own up? Haven't you even courage enough to tell the truth when you are trapped into it?"

"I am telling the truth," he replied earnestly. "Before God, I——"

She held up a hand in protest. Gravely she said:

"Don't—don't—Oh, Ronald, to think that I could have even thought I loved a man capable of such a vile action! In all the world I don't know a more mean or despicable thing than to give a woman's love letters—love letters—to be read and pored over and described in open court by a lot of cold-blooded lawyers—my God, how could you have done it—Ronald——"

"The simplest answer is the simple truth. I have not done so. Before God, Emily, I swear to you, as far as I know, those letters are safely locked up in my desk."

Emily looked at him doubtfully. Was he telling her the truth? Watching him closely she went on:

"Less than an hour ago, Mr. Pollard in the presence of your father and Mr. Bulstrode informed me

that they were in possession of those letters and that they were going to be used to prove that a love affair with you is one of the chief causes of my husband's mental affliction."

Ronald started and stared at her in blank amazement.

"Good God!" he exclaimed. "I don't know what to say——"

Quietly she replied:

"It's too late to say anything, you must do something."

He looked at her imploringly. Earnestly he said:

"Emily, you must believe me when I tell you that I am innocent of this horrible action—you must—you must——"

"Prove it to me."

"What am I to do? What can I do? I'll do anything—anything you say. My God, Emily, do you suppose if I had done such a thing I could have come here, full of hope, full of the joy of gladness that you were going to free yourself, that you might become my wife—it's inconsistent—it's——"

"Yes, yes. I didn't think of that. I thought only of the horrible fact that they have the letters, that they are going to use them."

"Something must be done. I must get them back."

"They'll never give them up."

"I'll make them," he said determinedly, "if I have to use force."

"And if you should fail?"

"I—I don't know. I mustn't fail, but only tell me that you believe I'm telling the truth."

She nodded.

"Yes—yes—I do believe——"

He sprang forward and clasped her hands. Fervently he exclaimed:

"Oh, thank you—thank you."

Quickly she drew back and the tone of her voice was still cold as she said firmly:

"No—no. You must prove it."

"I'll do anything——"

She looked at him in silence for a moment. Then, as if an idea had suddenly occurred to her, she drew nearer to him and said:

"Now listen to me. I'm going to accuse all the

men concerned in this case against my husband of conspiracy. I am going to lodge charges against them and you—you must help me."

"How can I?"

"You are going to appear against my husband to-morrow?"

"Yes."

"Write me a statement to the effect that you refuse to appear. State as a reason that you have been influenced to testify against him for the benefit of those interested in seeing him declared mentally unsound, and that your conscience will not permit you to appear."

The young man nodded.

"I see—I see——" Suddenly he stopped short. Another thought had struck him. "But my father —no, I can't do that."

Emily smiled cynically.

"Ah—I thought not, and you expect me to believe that my letters came into their possession without your knowledge?"

Ronald stood still, silently turning the situation over in his mind. Certainly, there was much in what she said that was true. Their getting to-

gether to declare the banker irresponsible might come under the head of conspiracy. He began to feel uncomfortable at the new outlook. Uneasily he muttered:

"Conspiracy is a State's prison offense."

Quick to note her advantage she went on:

"Yes. If they didn't get those letters through you, they got them through your father—if he has wronged you, why should you spare him?"

"Yes, but he is my Father. I love him—I—can't do it—I can't."

"You love him—you don't love me."

"Yes, but—— Emily, I'll do this on one condition."

"And that is?"

"Don't involve my Father in your accusations."

"I don't want to involve anyone. I want to free my husband from this outrageous attack."

"Oh, you're doing it for his sake. You ask me to sacrifice myself for his sake."

"For my sake, for the sake of truth and justice. Have you no sense of honor? These men are conspiring against him. Do this, Ronald, do this for

my sake. You love me. Love is sacrifice or it's nothing."

"If I do this it is because I love you—you believe that?"

"Yes."

Going quickly to the desk, she took pen and paper, anxious to have him make out the affidavit before he changed his mind.

"And you will promise?" he persisted as he sat down to write.

"I can make no promises—oh, don't make any conditions. Do you realize that you have entered into a conspiracy with these men to send my husband to what is worse than prison—that what you are now doing is a noble, courageous action?"

He nodded and as his pen went on scratching the paper he said:

"No—I—I never looked at it in that light. I believed what they told me. Can't you understand, Emily, that my love for you blinded me to—to every fact—blinded me to everything but the fact that if they succeeded it would bring us nearer to each other?"

"Yes—yes," said Emily eagerly, "but go on, finish it."

Anxiously she stood over him while he wrote. This affidavit, together with the one she had already, would surely win their case. Suddenly she raised her head and listened. She thought she heard the sound of voices. Quickly she ran to the door and listened. Yes, someone was coming up. It would spoil everything if they were disturbed just now. Shutting the door, she locked it.

A moment later someone outside tried to turn the handle and then came a knock.

"In one moment," she called out. "Please be quick," she whispered.

The young man threw down his pen.

"There, will that do?"

Quickly she snatched the paper from his hands and read it aloud.

"My dear Mrs. Rodman:—In view of the fact that your stepson, James, and Mr. Bulstrode, persuaded me that Mr. Rodman was not responsible for his actions, I made certain statements calculated to prove the truth of their views. These statements are untrue. I am sorry. The matter

shall go no further. I shall withdraw from the case."

Again came a knock at the door, this time more insistent.

"You must sign it."

"Must I?" he asked hesitatingly.

"Ronald, please, for my sake," she pleaded.

He nodded gravely.

"For your sake—yes——"

Signing the letter quickly, he handed it to her.

"And now give me your promise."

Shaking her head she hurried to the door and unlocked it.

"No—no promises."

The door opened and Jimmie entered, irritated at being kept out so long. Looking suspiciously at his stepmother and her caller, he said sarcastically:

"I am afraid I interrupted you. I must apologize for this intrusion, but Mr. Booker is here and——"

"No explanation is necessary," said Emily coldly.

"I dare say not—I dare say not—still—— Mr. Booker is waiting——"

Going to the door, she looked out and beckoned to someone to enter.

"Won't you come in, Mr. Booker?"

The lawyer came in and, bowing stiffly to the men, went over to the desk where he proceeded to open his brief bag. Jimmie eyed him with a mixed feeling of misgiving and curiosity. What did this lawyer have to do with the affair? Ronald turned to the financier's wife.

"I think I'll be going."

"Good-by, Ronald," said Jimmie briskly.

"Good-by, Mrs. Rodman. You may rely on me."

He went out and Mr. Booker, taking from his bag a number of papers, came forward to Emily. Quickly he said:

"I have brought everything with me, Mrs. Rodman. I suppose you want to go over them before giving final instructions."

"Yes—just a moment," said Emily hesitatingly, and glancing uneasily at Jimmie. Turning to him she said:

"You wish to see me, James?"

The young man nodded. He was determined to

see this thing through and play cards on the table. Curtly he said:

"I wanted to ask Mr. Booker——" Addressing the lawyer he said: "It will be to your advantage."

Mr. Booker bowed as he replied coldly:

"Mrs. Rodman is my client. I cannot give you your father's letters to her without her consent."

Emily nodded approval.

"Quite right, Mr. Booker." Turning to her stepson she exclaimed triumphantly:

"The elaborate case you have built up against your father is tottering, James. One by one your carefully concocted plans are failing. Give me those letters, Mr. Booker."

The lawyer opened his bag and brought out a bundle of papers.

"They are not all letters, Mrs. Rodman. Statements in the form of affidavits, detectives' reports, and so on—everything calculated to make your suit for divorce a very simple affair."

"Give them to me," she said peremptorily. Taking the papers and glancing over them she demanded:

"Is this all you have?"

"Absolutely all."

She tore the papers into small pieces and throwing them into the waste basket, rang the bell.

"Now Mr. Booker, I—I want you to take me down to the District Attorney's office. I—I'm going to give information against certain persons whom I have every reason to believe should be imprisoned for conspiracy."

Mr. Booker looked at her admiringly. Here was a woman of spirit, a woman of action. But she was going ahead too quickly. Cautiously he said:—

"Not so fast—not so fast. Conspiracy is a very difficult matter to prove, Mrs. Rodman."

"I have the evidence," she cried exultantly.

As the butler entered in answer to the summons she looked up and said:

"Hendricks, I want you to take those pieces of paper and burn them—burn them, understand? Destroy even the ashes. Are you ready to go, Mr. Booker?"

Booker nodded as he replaced the documents in his bag.

"Yes. That will dispose of this divorce business absolutely."

"Yes," said Emily emphatically. "I wish you to destroy even the memory of it."

The lawyer shut his bag and went toward the door. In the meantime the butler had gathered up the pieces of paper and put them in the waste paper basket as directed. As he was carrying the basket out of the room the lawyer stopped him.

"Allow me, I'll take them." Emptying the contents into his bag, he gave Emily a significant smile as he said: "Now I'm sure they will be safe."

The lawyer went out and Emily was about to follow him, paying no attention to Jimmie, who stood as if petrified. His stepmother had already reached the door when he threw off his lethargy and started forward.

"Emily—one word more—— So far you have been successful in opposing every move I have made for the general good of our family. You have been a blight, a curse to us ever since my father first met you. It is you who are responsible for his hallucinations, his unfortunate state of mind. Now, let me tell you, the light of truth will be turned on

every shred of your past before you married my father, your engagement before your marriage, your intimate associations with Ronald Hartridge after your marriage—every disgraceful episode in your life will be made public."

"Is that all you have to say?" she demanded frigidly.

"That's all. You will find it quite enough."

She bowed haughtily and without another word left the room. After she had disappeared, he stood as if lost in thought for a moment. Then quickly he went to the telephone and snatched up the receiver.

"11168 Cortlandt. Hello, is Mr. Bulstrode there? Yes, Mr. Bulstrode. Hurry up—yes—out?"

As he spoke the door of the library was thrown open and Mr. Bulstrode entered, followed by Mr. Pollard. Jimmie threw down the receiver and turned to greet the newcomers.

"I was just calling you up," he said. "I wanted to tell you——"

"Have you seen your father?" demanded Bulstrode.

"No."

"He's in town. Several people have seen him, and I came up at once to find out if it's true."

"I—I've heard nothing."

Mr. Pollard winced.

"I—I dread seeing him again," he said. "Tomorrow is going to be a hellish ordeal for us all."

Bulstrode laughed derisively.

"The betting in the street is against him."

"That means nothing," interrupted Jimmie.

"It means this," insisted Bulstrode, "public sentiment is against him. I'm sorry, but after all it's self-preservation. Either he must give way or we must go under, one or the other. You're not weakening, are you? By God, we can't even float a small loan guaranteed by gilt-edged bonds. The biggest houses in New York turned us down. Europe won't touch us. That rotten panicky feeling has got into their very bones. Your father's exposures have done it, and he must pay his share of the penalty. We must go through with our program as we mapped it out."

Mr. Pollard nodded.

"Yes, I don't see how we can turn back now."

Bulstrode glared at the lawyer.

"You are sure of our case?" he snapped.

"As sure as any man can be before the case goes to the jury."

Jimmie shook his head.

"I'm sorry we ever began it, but there's no turning back now, is there?"

As he spoke Agatha entered hurriedly. Her face was flushed and manner excited as she exclaimed:

"Father is downstairs. I thought you ought to know. It's—it's better for him not to see you, isn't it?"

Mr. Bulstrode made a grimace and edged nervously toward the door.

"Yes, I'd rather not."

"Nor I," chimed in Mr. Pollard.

"Has he said anything," demanded her brother. "Does his manner indicate that—what did he say?"

The girl shook her head.

"He hasn't spoken a word, but here he is."

CHAPTER XX

IF someone had suddenly thrown a bomb into their midst, Jimmie, Bulstrode and the rest could not have been more taken aback than they were by Agatha's sudden announcement. The banker had been gone so many days and all the efforts made to find or trace him had remained so fruitless that everyone had begun to think that something serious had happened, and that they would never see him again. Yet here he was, big as life, as full of forceful vitality and irresistible magnetism as ever.

As the financier appeared on the threshold Mr. Bulstrode stared at him confusedly for a moment and then, as if ashamed of the part he had played, he hung his head and made a move as if about to leave the room. But Mr. Rodman barred the way. With an imperious gesture of his hand which all felt impelled to obey, he waved everybody back.

"Wait a minute, Bulstrode," he said grimly. "I want a word with you gentlemen."

Mr. Hartridge also remembered that he had an important business appointment downtown, but the financier was adamant. Pointing to a seat, he said sternly:

"Sit down, Hartridge. I have a few words to say to you also."

"Really," protested Hartridge, "I'd rather—it's most important."

"Sit down!" thundered the financier.

Turning quickly, he locked the library door and put the key in his pocket. Advancing into the room and taking his seat at the desk, he said grimly:

"Your conscience is working, eh? Sit down, Bulstrode—sit down, Hartridge. You may as well make yourself comfortable."

Jimmie watched his father open-mouthed, at a loss what to say or do in this unexpected emergency. The financier went on:

"I've spent this last week up in a Michigan lumber camp, among a lot of pretty tough characters, Bulstrode—but they were human—human—and that's more than you are. Well, what have you got to say for yourselves?"

Bulstrode shifted uneasily about on his feet.

Hartridge glanced at Jimmie, as if hoping he would say something to save the situation. But Jimmie was as if paralyzed.

"Nothing. What do you expect us to say?" scowled Bulstrode.

"It seems to me that——" stammered Hartridge.

The financier opened the drawer of the desk and taking out a revolver carelessly threw it on the desk as if quite forgetful that it was a deadly weapon.

"Good God!" exclaimed Hartridge, instinctively drawing back.

Apparently taking no heed of the terror-stricken faces around him, Mr. Rodman picked up the revolver again and, taking cartridges from a drawer, began to load it. Laconically and without addressing anyone in particular he went on:

"Whoever mapped out this campaign has done it pretty thoroughly—you haven't given me a chance. It looks like your work, Bulstrode. I was down in Wall Street this morning and not one of my old friends spoke to me. They avoided me as if I were a leper. They were afraid, Bulstrode,

afraid of me. They think I am mad. That point is settled already—jurymen read papers and you know it, Bulstrode. I didn't see the articles, but I heard the stories about my mental condition, my hallucinations, my delusions, your sympathy and distress and all that. God! not a single action in my life that hasn't been distorted and twisted into evidence of my unfitness to live among sane human beings."

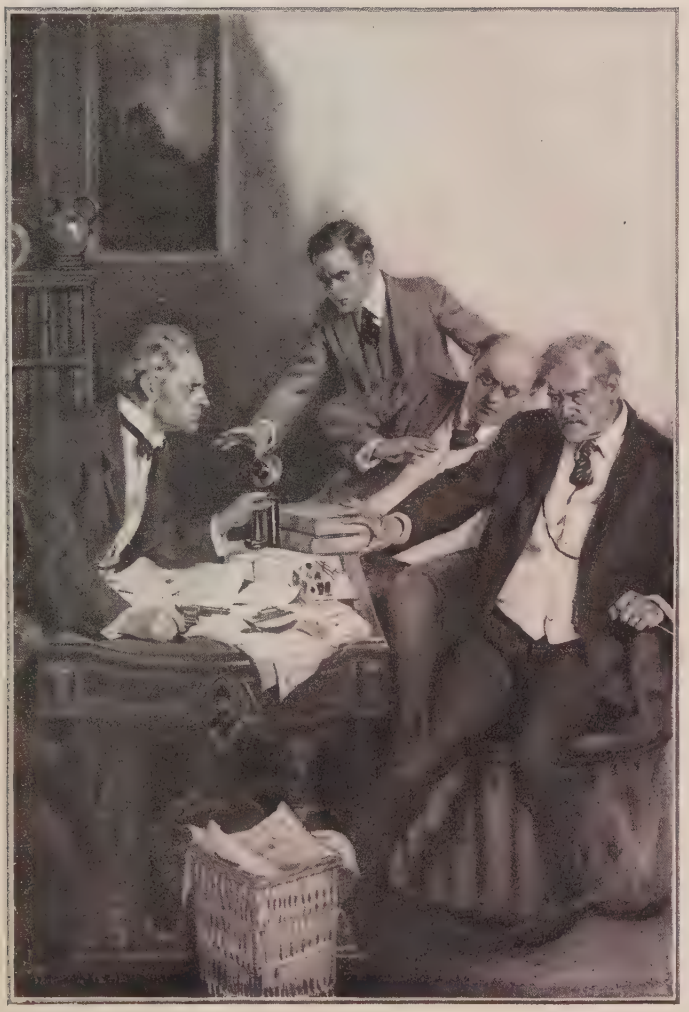
As he looked at Hartridge more than anyone else and persisted in toying with the loaded revolver, the nerves of the latter were almost at breaking point. Edging away and watching the pistol fearfully, Hartridge exclaimed:

"For God's sake, put that pistol away."

But the financier paid no attention to his protests. Continuing to handle the revolver which now pointed in Bulstrode's direction, greatly to that individual's alarm, he went on:

"It would interest me very much to know, Bulstrode, just what you *do* think about me. Do you really believe that I'm not responsible for my actions?"

Jimmie ventured to put in a word of protest.



He seemed to take delight in the terror he was creating.

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"Father, I don't think——"

His father turned on him. Viciously he snapped:

"I didn't ask you, James. You think as they think and act as they act. I asked Bulstrode—Come, I'm waiting for an answer."

Bulstrode scratched his head uneasily.

"Well, if you ask me—I'm sure that——"

"Be careful, Bulstrode!" exclaimed the financier warningly.

The promoter turned pale, but ashamed of his cowardice, he attempted to bluff it off. Angrily he exclaimed:

"I'm not afraid of that damned pistol, Rodman, and you know it!"

A strange light gleamed in the financier's eyes, He seemed to take delight in the terror he was creating. A grim smile playing about his mouth he went on:

"Yes, but I'm not responsible. Don't forget that, Bulstrode. Brainstorm, emotional excitement, temporary insanity, have all been used by your press agent to describe my condition, and they don't hang irresponsible people for murder—sometimes they don't even keep them from doing more harm.

You see, I don't know what I'm doing—I'm a mental wreck, as Hartridge said, with a burnt out brain as you said with tears in your eyes to a *Times* reporter. What's to prevent——"

Again he leveled the pistol as if about to fire. Hartridge and Jimmie sprang to their feet.

"Rodman——"

"Oh, for God's sake, father—don't—don't!" cried Jimmie.

Rodman laughed cynically as he lowered the gun. Mockingly, he cried:

"Your nerves are bad, Jimmie. Come—out with it, Bulstrode, but let that phone alone. Will you answer or shall I——"

Bulstrode, who had tried to telephone for help, dropped the receiver with alacrity. It was quite useless to try to call anyone. He could kill them all before anybody came.

"Rodman—don't—don't!" implored Bulstrode weakly.

As he spoke there was a knock on the door. Rodman laughed and throwing the revolver in a drawer exclaimed exultantly:

"Oh—I got you—did I?"

He threw the key to Jimmie who went and opened the library door. It was Agatha who demanded admittance.

"May I come in," she asked, "or are you gentlemen busy?"

Rodman turned to his former partners. Pointing to the door, he said icily:

"I think our interview is ended, gentlemen. This is my house until the Court decides that I'm not —I'm not a fit person to—to own a house. But in the meantime it *is* my house and I reserve to myself the right of deciding who shall enter it. Good morning, gentlemen——"

Bulstrode and Hartridge bowed and made for the door, each congratulating himself secretly on getting away with a whole skin. Mr. Pollard hesitated and stepped forward toward the financier as if anxious to conciliate him. Mr. Rodman noticed the movement and stopped it with a gesture.

"No, Pollard, you deserted me at a moment when I needed you. No, there's no excuse, you were my legal adviser, my friend until you found that—not that you would lose what you had, but that you

might be prevented from making more. It's the money, Pollard—it's the money. Don't say anything—it's the old story. I'll meet you to-morrow on the field of battle."

The lawyer bowed silently and went out while Mr. Rodman turned to Jimmie. His voice breaking with emotion he could not conceal he said gently:

"Just a word, James. Don't refer to your mother at the trial to-morrow."

His son looked at him doubtfully.

"Do you mean my mother or the present Mrs. Rodman?"

"I mean your mother."

Jimmie hung his head. Hesitatingly he stammered:

"I—it is part of the testimony—her letters to me describing your actions as erratic and——"

The financier looked steadily at him. Sadly he said:

"Her letters to you. She used to call me money mad and perhaps she was right. And you are going to use them against me." Shaking his head he went on: "You have left nothing untouched, how-

ever sacred. My God!—when I see what you will all do for the sake of money, I realize what I have escaped from."

Jimmie looked up quickly, his face flushed with shame. It was evident that his father's reproaches had cut deep.

"We can withdraw," he stammered, "it is not too late."

His father eyed him sternly.

"It is too late. The case has been tried in the newspapers—public opinion has been molded and is set. Your lawyers have been working hard, James, every simple action in my life has been twisted and distorted. No, James, it is too late. I'll see you to-morrow."

Hanging his head as if utterly ashamed of himself, the young man went out of the room without another word and closed the door quietly behind him. Mr. Rodman turned to go into his bedroom when glancing in the direction of the window he saw Agatha standing there. She held out her arms appealingly:

"Father—I——"

He looked at her cynically. Well he knew that

his daughter had been hand in glove with all the others to put him out of the way. Bitterly he said:

"You're not going to desert your colors, are you —you're not going to weaken at the last moment?"

Agatha darted forward, her eyes full of tears, and laid her hand on his arm. Imploringly, she exclaimed:

"Father—I—I want you to forgive me! I didn't know what I was doing. I believed what they told me was true—that you were not really responsible. Your actions seemed so strange, so unaccountable——"

He looked at her closely.

"What prevents your believing it now?" he demanded.

Shaking her head, and gazing fondly at him, she replied:

"I don't know—I don't believe it, that's all. Jimmie wants to take charge of your affairs—that's all. Oh, I'm so sorry—so sorry. I wish I had never given my consent to appear in this dreadful action. The lawyers have made me swear to things that—— I can't go into court to-morrow and face it. I can't——"

"Why not? The others will."

"Well, I can't. Keith has backed out too—he told me so—and so will I. Oh, I wish I simply were your daughter again, your little girl, as I used to be years ago before mother died, and—— My life has been so complex, no repose, no rest—rushed from one thing to another without cessation—no time to think what is best to do—we must act quickly or not at all."

Her father took her hand affectionately and gently stroked her hair. Quietly he asked:

"Tell me, Agatha—did Emily speak to you of her intention in regard to me?"

"You mean the—divorce?"

He nodded.

"Yes."

"No. She says very little to me. I came up to see her this morning. Ronald Hartridge was with her and I suppose—— I don't know——"

The financier started and his lips twitched as he regarded his daughter more closely.

"He was with her? Naturally she is going to divorce me. She is going to marry him."

Agatha stared at her father in surprise.

"But she can't," she exclaimed.

"Yes, she can. It is all arranged. I did it myself. I thought I—I didn't care—but I do. That's why I am unhappy, Agatha—not because of your action, all of you. I don't care whether you succeed or fail in your object. I am tried and found wanting—if the laws of the country decree that the few shall rob the many, and the man who tries to stem the tide is crazy, that's the business of the people and the lawmakers, not mine. I've done all I could to remedy the disease. But this —to read it in the newspapers—Rodman vs. Rodman—— She wasn't happy with me, was she? You saw that, Agatha? Come, speak out—she wasn't happy?"

"She has no cause for complaint—she has no right to——"

The financier raised his hand with a deprecating gesture.

"Don't say anything, Agatha. The fault is mine. I urged her to it. Only I didn't think I should feel it as I do. I do feel it more than I can tell you." He stopped, too much upset to be able to proceed, and walked up and down the room in

silence to conceal the tears that coursed freely down his cheeks. With an effort he went on: "What hurts me most is that she promised not to make the matter public till after the trial to-morrow. She knew it would damage my case, prejudice the jury against me. Hartridge and Bulstrode must have got at her, or James. Self-interest, self-interest, always self-interest—I did think she would have remained loyal to me."

Suddenly he was interrupted by the appearance of Keith, who directly he caught sight of his father ran forward with an expression on his face of genuine delight.

"Dad!" he exclaimed. "I'm glad to see you—so glad. I know I've been a rotten bad son and—and a—but I'm glad to see you——"

He took his father's hand and pressed it affectionately and for a moment father and son stood there in silence, each understanding and sympathizing with the other. Putting his arm round the boy's shoulder, the financier said huskily:

"You know, children, it's almost a splendid thing to have lost you for awhile in the joy of finding

you again. How have you been, Keith? Getting along—adopted a profession yet?"

Keith grinned.

"Nearly, but never mind about me, Father. How have you been? You know there was a time we almost thought you would never come back. I suppose that's what makes us so glad you are back. Agatha is glad too, aren't you, Agatha?"

"Yes—yes, indeed. I only wish to-morrow was over."

"Oh, don't worry about that," went on the boy. "Emily is going to smash things up—you wait. We worked it out together. We're going to win your case for you, Father——"

"What do you mean?" demanded Rodman.

Keith tried to look wise. With a sly wink at his sister he said:

"You just wait and see."

The financier turned to his daughter.

"What does the boy mean?"

Before she could answer the question the library door opened and Jimmie entered, followed by Hartridge, Sr. Both looked shamefaced and embarrassed. Each waited for the other to speak.

"What is it, Hartridge?" demanded Rodman curtly.

"Of course you know what has happened," stammered his former partner.

The financier shook his head.

"No."

"There's some talk," went on Hartridge hurriedly, "of the District Attorney proceeding against us on the ground of conspiracy. Application has been made for a warrant—and I want you to—withdraw it."

Rodman stared as if at a complete loss to know what he was talking about. Hartridge turned to Jimmie. "Perhaps you had better ask him, James."

The financier's eldest son came awkwardly forward. Confusedly, he blurted out:

"Mr. Hartridge and I—will you consent to withdraw the complaint against us which has been lodged with the District Attorney if we withdraw all opposition to your plans?"

Mr. Rodman stared first at one, then at the other. Utterly bewildered he exclaimed:

"I don't understand."

"Why don't you understand?" demanded Hart-

ridge. "You have accused us of conspiracy, haven't you?"

The financier shook his head.

"Not that I am aware of. What I may do is another matter, Hartridge. I'm just waiting for you and Bulstrode to unmask your guns to-morrow."

Jimmie stared at his father in the utmost astonishment.

"Then you have taken no steps to——"

"I have done nothing."

"But Mrs. Rodman has," exclaimed Keith jubilantly, "and so have I and so has your son, Ronald. We're all against you, Mr. Hartridge."

Hartridge bit his lip. They had all been outmaneuvered—that was very evident—and by a clever little woman. Hurriedly he exclaimed:

"Bulstrode was right? This conspiracy business is Mrs. Rodman's idea. Well, I'm almost glad of it—I've had enough. Go on, Rodman, sacrifice yourself—sacrifice your partners—your friends—sacrifice your money—die in the Poor House—that seems to be your ambition. Whatever you decide to do let me know as soon as possible."

Bowing stiffly he went out. Mr. Rodman looked

after him for a moment and then turned to Jimmie. With a grim smile he said:

"I'll let you know. Don't be afraid, James, we shan't do you any harm, but we shall take care to put you in a position where you can't do any harm yourself. Withdraw the case if you want to, I shall certainly take no steps against you."

"Thank you, Father."

As he spoke Emily entered the room. Directly he saw her Jimmie drew back and left the room without another word. He knew he had been worsted and at heart was not sorry for it. Agatha at once went up to her stepmother and kissed her.

"You'll forgive me, I know you will," she said penitently.

"Why, of course," smiled Emily.

Almost in tears Agatha ran out of the room to prevent an emotional breakdown and Keith, his face radiant, ran up to Emily and gave her hand such a grip that she winced.

"It worked like a charm," he exclaimed, "they've been here, and now they're all on their knees. You've won the battle without firing a gun."

She turned to her husband, her face suffused with happiness. Much moved she said:

"Oh, James, I'm so—glad you've come back!"

She advanced, arms outstretched, an expression of surprise on her face as if wondering why he did not rush forward and clasp her to his heart. But he stood looking at her in astonishment.

"Won't you take me in your arms and kiss me?" she asked.

He advanced a step, still hesitating.

"But the divorce—the——" he demanded.

She shook her head.

"No, James—no divorce—not even a separation—you can't get rid of me as easily as you think you can."

He gave a glad, exultant cry as if even yet not able to believe the happiness that had come to him.

"Emily!"

As he took her gently, reverently in his arms she looked up into his face. With a smile she said:

"Do you think you are the only one who is to be allowed to make restitution?"

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